

# United Community Bank

Milford • Okoboji • Hartley • Ochedan • Lake Park

Effective 05-01-17

## Certificates Of Deposit

Term	Interest Rate	APY*
32-60 Day	0.40%	0.40%
61-90 Day	0.50%	0.50%
91-179 Day	0.60%	0.60%
6 Month	0.75%	0.75%
12 Month	1.05%	1.05%
12 Month (\$50,000.00 min)	1.05%	1.05%
12 Month IRA	1.05%	1.05%
18 Month	1.10%	1.10%
18 Month Bump & Add	1.10%	1.10%
24 Month	1.20%	1.21%
36 Month & 36 Month IRA	1.30%	1.31%

\*APY - Annual Percentage Yield

\$500.00 minimum deposit to open account and maintain APY.

The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. Penalty may be imposed for early withdrawal.

## Checking Accounts

Products	Average Daily Balance to Obtain APY*	APY*
Signature Plus	\$0.00 and over	0.01%
First Choice Checking and First Choice Checking Plus	\$1,000.00 to \$4,999.99 \$5,000.00 and over	0.01%
Signature Money Market and First Choice Money Market	\$0.00 to \$4,999.99 \$5,000.00 to \$9,999.99 \$10,000.00 to \$24,999.99 \$25,000.00 to \$49,999.99 \$50,000.00 to \$99,999.99 \$100,000.00 and over	0.01%
First Choice Investment	\$10,000.00 to \$24,999.99 \$25,000.00 to \$49,999.99 \$50,000.00 to \$99,999.99 \$100,000.00 to \$299,999.99 \$300,000.00 and over	0.01% 0.05% 0.05% 0.10% 0.15%

\*APY - Annual Percentage Yield Variable Rate – Rates may change.

Minimum deposit of \$100.00 to open account. Fees could reduce earnings on the account.

## Savings Accounts

Products	Average Daily Balance to Obtain APY*	APY*
Passbook Savings	\$0.00 and over	0.10%

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## Traditional IRA & Roth IRA

Products	Daily Balance to Obtain APY*	APY*
IRA Savings Account	\$0.00 to \$9,999.99	0.10%
	\$10,000.00 to \$24,999.99	0.10%
	\$25,000.00 to \$49,999.99	0.35%
	\$50,000.00 to \$99,999.99	0.35%
	\$100,000.00 to \$299,999.99	0.75%
	\$300,000.00 and over	0.75%

Also 12 & 36 Month IRA CDs

\*APY - Annual Percentage Yield

IRA Savings Account has a variable rate – Rates may change.

## Health Savings Account

Products	Average Daily Balance to Obtain APY*	APY*
Health Savings Account	\$0.00 to \$9,999.99	0.10%
	\$10,000.00 and over	0.10%

\*APY - Annual Percentage Yield

Variable Rate – Rates may change.

Minimum deposit of \$50.00 required to open account.

## Business Checking

Products	Average Daily Balance to Obtain APY*	APY*
Business Plus	\$5,000.00 to \$24,999.99	0.01%
	\$25,000.00 to \$49,999.99	0.01%
	\$50,000.00 to \$99,999.99	0.05%
	\$100,000.00 to \$299,999.99	0.10%
	\$300,000.00 and over	0.10%
Business NOW	\$1,000.00 to \$2,499.99	0.01%
	\$2,500.00 and over	0.01%

\*APY - Annual Percentage Yield

Variable Rate - Rates may change.

Minimum deposit of \$100.00 to open account. Fees could reduce earnings on the account.

Federal regulations restrict the types of businesses eligible for NOW accounts. Check with us for eligibility.

## Business Savings

Products	Average Daily Balance to Obtain APY*	APY*
Passbook Savings	\$0.00 and over	0.01%
Business Cash Management	\$0.00 to \$9,999.99	0.01%
	\$10,000.00 to \$49,999.99	0.01%
	\$50,000.00 to \$99,999.99	0.05%
	\$100,000.00 and over	0.10%

\*APY - Annual Percentage Yield

Variable Rate - Rates may change.

Minimum deposit of \$100.00 required to open Business Cash Management Account.

**For complete information and a full disclosure, please contact us.**

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