



# PREMIER

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## COMMUNITY BANK

### Current Checking and Savings Rates

Effective January 25, 2012

#### **Premier Advantage Money Market**

	<u>Interest Rate</u>	<u>APY</u>
\$100,000 & above	0.50%	0.50%
\$50,000 - \$99,999	0.40%	0.40%
\$25,000 - \$49,999	0.20%	0.20%
\$10,000 - \$24,999	0.20%	0.20%
\$2,500 - \$9,999	0.15%	0.15%
\$1.00 - \$2,499	0.15%	0.15%

#### **Premier Elite & Premier Prime\***

	<u>Interest Rate</u>	<u>APY</u>
\$100,000 or more	0.10%	0.10%
\$50,000 - \$99,999	0.10%	0.10%
\$25,000 - \$49,999	0.10%	0.10%
\$10,000 - \$24,999	0.10%	0.10%
\$2,500 - \$9,999	0.10%	0.10%
\$1,500 - \$2,499	0.10%	0.10%
\$1.00 - \$1,499*	0.10%	0.10%

#### **Health Savings Accounts**

	<u>Interest Rate</u>	<u>APY</u>
\$50,000 & above	3.00%	3.04%
\$25,000 - \$49,999	1.00%	1.00%
\$10,000 - \$24,999	0.75%	0.75%
\$5,000 - \$9,999	0.50%	0.50%
\$2,500 - \$4,999	0.25%	0.25%
\$0 - \$2,499	0.25%	0.25%

#### **Statement Savings**

	<u>Interest Rate</u>	<u>APY</u>
\$100,000 & above	0.10%	0.10%
\$50,000 - \$99,999	0.10%	0.10%
\$25,000 - \$49,999	0.10%	0.10%
\$10,000 - \$24,999	0.10%	0.10%
\$2,500 - \$9,999	0.10%	0.10%
\$1.00 - \$2,499	0.10%	0.10%

**Disclosures: All Accounts:** We use the daily balance method to calculate interest by which a daily periodice rate is applied to the balance in the account each day. **Money Market Accounts/Health Savings Accounts:** Interest is compounded and paid monthly. **Savings:** Interest is compounded and paid semi-annually. Rates and Annual Percentage Yields are variable and may be changed by us at any time without prior notice. \*This rate tier is available only to Premier Prime checking accounts.