



Deposit Rates Effective: 02/01/2018

APY (Annual Percentage Yield)

CERTIFICATES OF DEPOSITS REGULAR and IRA	Minimum Balance to Open	APY	Interest Rate
60 MONTH	\$500	1.50%	1.4900%
48 - 59 MONTH	\$500	1.00%	0.9950%
36 - 47 MONTH	\$500	0.750%	0.7500%
24 - 35 MONTH	\$500	0.500%	0.5000%
12 - 23 MONTH	\$500	0.350%	0.3500%
6 - 11 MONTH	\$500	0.200%	0.2000%
3 - 5 MONTH	\$500	0.100%	0.1000%
MONEY MARKET*	Balance	APY	Interest Rate
<b>PREMIER MONEY MARKET</b> Personal & Business Minimum to Open: \$250.00 \$1000 to avoid monthly service charge	\$100,000 or more	0.350%	0.3500%
	\$50,000 - \$99,999.99	0.250%	0.2500%
	\$25,000 - \$49,999.99	0.250%	0.2500%
	\$10,000 - \$24,999.99	0.250%	0.2500%
	\$1,000 - \$9,999.99	0.150%	0.1500%
	\$.01 - \$999.99	0.100%	0.1000%
SAVINGS *	Balance	APY	Interest Rate
<b>SAVINGS</b> (Personal & Business)	\$25	0.100%	0.1000%
<b>JUNIOR SAVINGS</b>	\$5	0.100%	0.1000%
CHECKING *	Balance	APY	Interest Rate
<b>HOWARD MAXIMUM CHECKING</b> Minimum to Open: \$100.00	\$10,000	0.2500%	0.2500%
	\$.01 - \$9,999.99	0.1500%	0.1500%
<b>HOWARD RELATIONSHIP CHECKING</b> Minimum to Open: \$100.00	\$100,000 or more	0.2500%	0.2500%
	\$50,000 - \$99,999.99	0.2000%	0.2000%
	\$25,000 - \$49,999.99	0.1500%	0.1500%
	\$10,000 - \$24,999.99	0.1500%	0.1500%
	\$1,000 - \$9,999.99	0.1500%	0.1500%
	\$.01 - \$999.99	0.1000%	0.1000%
<b>XCELLENT CHECKING</b> <b>50 + years of age</b> Mimimum to Open: \$100.00	\$100,000 or more	0.2500%	0.2500%
	\$50,000 - \$99,999.99	0.2000%	0.2000%
	\$25,000 - \$49,999.99	0.1500%	0.1500%
	\$10,000 - \$24,999.99	0.1500%	0.1500%
	\$1,000 - \$9,999.99	0.1500%	0.1500%
	\$.01 - \$999.99	0.1000%	0.1000%
<b>COMMUNITY BUSINESS CHECKING</b>	\$100 to open	0.1000%	0.1000%

\*The Annual Percentage Yield (APY) for the above products are effective as of the date noted. Checking, Savings and Money Market Rates are variable and are subject to change at any time without notice. Interest on these account is compounded daily based on collected balance. Fees may reduce the earnings on the account. CD's are subject to early withdrawal penalties. The above listed rates may change at any time so please call or visit a Howard Bank branch to verify listed rates.