

DEPOSIT SPECIALS

17 MONTH CD

2.44%
APY*¹

2.54% APY* if balance exceeds \$100,000²

24 Month CD

2.64%
APY*¹

2.74% APY* if balance exceeds \$100,000²

LOYALTY CHECKING³

3.05%
APY*

on balances up to \$20,000



MEMBER FDIC

Farmers
STATE BANK

Building Your Success

(877) 372-1879

www.FSB1879.com



*APY=Annual Percentage Yield. Substantial penalty for early withdrawal. Interest compounds every 6 months. All CDs renew for same term. Also available for IRAs. Rates subject to change daily. Only available to customers in our trade area. Fees may reduce earnings. 1 - \$5,000 minimum opening deposit. 17 month CD interest rate 2.43%, 24 month CD interest rate 2.62%. 2 - \$100,000 minimum opening deposit. 17 month CD interest rate 2.52%, 24 month CD interest rate 2.72%. 3 - Loyalty Checking: If the average daily balance is \$0.01- \$20,000.00 the interest rate paid on that portion of the balance will be 3.01% & APY of 3.05%. If the average daily balance is greater than \$20,000.00 the interest rate paid on that portion of the balance will be 0.15% with an APY range of 3.01%-0.15% provided the following items post & clear the account by the last business day of the month: eStatements (Valid email Address Required); log in to FSB I-Banking; two Automatic Transfers (ACH Direct Deposit or Payment); & 15 Debit Card Transactions (Excludes ATMs) with a minimum amount of \$10.00 per transaction. If the previously mentioned items are not met, then a lower APY & interest rate of 0.01% will be earned on all balances. Rates subject to change daily. Fees may reduce earnings. Charges up to \$10.00 per month imposed at US, non-proprietary ATM's will be refunded to your account by the 15th of the following month if the above conditions are met. Account Holder must have or open one additional primary or secondary account relationship other than the FSB Loyalty Checking, debit card, & Ibanking. Account subject to change. \$100 opening deposit required. No minimum balance. Available on personal accounts only and one account per household. See branch for more details. Rates effective as of 10/1/2018.