

Farmers State Bank of Trimont Certificate of Deposit Account Disclosures

CERTIFICATE OF DEPOSIT ACCOUNTS

Please call us for our latest rates and APY on all of the following Certificate of Deposit products:

- 91 day
- 182 day
- 12 month
- 18 month
- 24 month
- 30 month
- 36 month
- 48 month

Interest will be compounded and credited to your account quarterly on a 365 day basis. (If term is less than a year it will be credited to your account at maturity).

The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Interest begins to accrue on the business day you deposit non-cash items (for example, checks).

You may not make deposits into your account until the maturity date. We may impose a penalty if you withdraw any of the deposited funds before the maturity date. The fee imposed will equal 30 days of interest if the term is 12 months or less; 90 days of interest if the term is 18 through 36 months; or 182 days of interest if the term is 48 months.

This account will automatically renew at maturity. You will have 10 calendar days after the maturity date to withdraw funds without penalty.

You must maintain the original opening deposit balance plus the interest credited to your account to obtain the disclosed annual percentage yield. We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Fee Information

The following fees may be assessed against your account:

Bookkeeping Search, Account Reconciliation	\$ 25.00/hour \$ 10.00 minimum
Photocopies	\$ 0.15/copy
Dormant Account (no activity for one year or statements returned for incorrect address)	\$ 2.00/month