



INTEREST RATE SHEET FOR PERSONAL ACCOUNTS – Effective as of January 12, 2018

Time Deposits/CDs

Regular Time Deposit / CD													
Term	\$1,000 - \$9,999.99		\$10,000 - \$24,999.99		\$25,000 - \$49,999.99		\$50,000 - \$99,999.99		\$100,000 - \$499,999.99		\$500,000 and over		
	Rate	APY*	Rate	APY*	Rate	APY*	Rate	APY*	Rate	APY*	Rate	APY*	
15 days	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.10%	0.10%	0.15%	0.15%	0.15%	0.15%	
30 days	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.10%	0.10%	0.15%	0.15%	0.15%	0.15%	
60 days	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.20%	0.20%	0.20%	0.20%	
90 days	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.20%	0.20%	0.30%	0.30%	0.40%	0.40%	
180 days	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.45%	0.45%	0.45%	0.45%	
12 months	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.60%	0.60%	0.60%	0.60%	
18 months	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.60%	0.60%	0.60%	0.60%	
24 months	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.80%	0.80%	0.80%	0.80%	
36 months	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%	1.00%	1.00%	1.00%	1.00%	
48 months	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%	1.00%	1.00%	1.00%	1.00%	
60 months	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%	1.00%	1.00%	1.00%	1.00%	

Retirement (IRA) Time Deposit / CD															
Minimum opening deposit: \$500															
Term	\$0.01 - \$999.99		\$1,000 - \$9,999.99		\$10,000 - \$24,999.99		\$25,000 - \$49,999.99		\$50,000 - \$99,999.99		\$100,000 - \$499,999.99		\$500,000 and over		
	Rate	APY*	Rate	APY*	Rate	APY*	Rate	APY*	Rate	APY*	Rate	APY*	Rate	APY*	
15 days	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.60%	0.60%	0.60%	0.60%
30 days	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.60%	0.60%	0.60%	0.60%
60 days	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.60%	0.60%	0.60%	0.60%
90 days	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.60%	0.60%	0.60%	0.60%
180 days	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.60%	0.60%	0.60%	0.60%
12 months	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.60%	0.60%	0.60%	0.60%
18 months	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.60%	0.60%	0.60%	0.60%
24 months	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.60%	0.60%	0.60%	0.60%
36 months	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.80%	0.80%	0.80%	0.80%
48 months	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.80%	0.80%	0.80%	0.80%
60 months	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.80%	0.80%	0.80%	0.80%

Triple Option Time Deposit / CD			
Term	Balance	Rate	APY*
12 months	\$10,000 and up	0.28%	0.28%

Checking Accounts

Personal Interest Checking			
Balance	Rate	APY*	
All balances	0.10%	0.10%	

Minimum opening deposit: \$100

Premier Interest Checking			
Balance	Rate	APY*	
Less than \$10,000	0.10%	0.10%	
\$10,000 - \$24,999.99	0.10%	0.10%	
\$25,000 - \$49,999.99	0.15%	0.15%	
\$50,000 and up	0.15%	0.15%	

Minimum opening deposit: \$1,000



INTEREST RATE SHEET FOR PERSONAL ACCOUNTS – Effective as of January 12, 2018

Money Market Accounts

Super Money Market		
Balance	Rate	APY*
Less than \$10,000	0.10%	0.10%
\$10,000 - \$24,999.99	0.15%	0.15%
\$25,000 - \$99,999.99	0.20%	0.20%
\$100,000 - \$249,999.99	0.30%	0.30%
\$250,000 - \$499,999.99	0.30%	0.30%
\$500,000 - \$999,999.99	0.35%	0.35%
\$1,000,000 and up	0.45%	0.45%

Minimum opening deposit: \$2,500

Savings Accounts

Personal Savings		
Balance	Rate	APY*
All balances	0.10%	0.10%

Minimum opening deposit: \$100

Ultimate Savings		
Balance	Rate	APY*
Less than \$999.99	0.10%	0.10%
\$1,000 - \$9,999.99	0.10%	0.10%
\$10,000 - \$49,999.99	0.10%	0.10%
\$50,000 - \$99,999.99	0.15%	0.15%
\$100,000 and \$499,999.99	0.20%	0.20%
\$500,000 - \$999,999.99	0.20%	0.20%
\$1,000,000 and up	0.20%	0.20%

Minimum opening deposit: \$2,500

*Annual Percentage Yields (APYs) are effective on the date shown on this rate sheet and are subject to change at any time without notice. Check with your local branch for the most current available rates.

Time deposits/CDs: If an account is closed prior to maturity date, an early withdrawal penalty will be added. Penalty may reduce your interest income.

Checking, money market, and savings accounts: Rates are variable and may be subject to change at our discretion at any time without notice. Fees could reduce earnings on the account.

For additional terms and conditions that apply to your account, please see refer to our deposit agreement and fee schedule for your account.

We may change this deposit rate sheet at our discretion at any time. We may change interest rates and APYs. We may add, delete or change terms and conditions. We may add new accounts and amend or delete existing accounts. We may create new balance tiers or consolidate existing balance ti



INTEREST RATE SHEET FOR BUSINESS ACCOUNTS – Effective as of January 12, 2018

Time Deposits/CDs

Regular Time Deposit / CD												
Term	\$1,000 - \$9,999.99		\$10,000 - \$24,999.99		\$25,000 - \$49,999.99		\$50,000 - \$99,999.99		\$100,000 - \$499,999.99		\$500,000 and over	
	Rate	APY*	Rate	APY*	Rate	APY*	Rate	APY*	Rate	APY*	Rate	APY*
15 days	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.10%	0.10%	0.15%	0.15%	0.15%	0.15%
30 days	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.10%	0.10%	0.15%	0.15%	0.15%	0.15%
60 days	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.20%	0.20%	0.20%	0.20%
90 days	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.20%	0.20%	0.30%	0.30%	0.40%	0.40%
180 days	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.45%	0.45%	0.45%	0.45%
12 months	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.60%	0.60%	0.60%	0.60%
18 months	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.60%	0.60%	0.60%	0.60%
24 months	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.80%	0.80%	0.80%	0.80%
36 months	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%	1.00%	1.00%	1.00%	1.00%
48 months	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%	1.00%	1.00%	1.00%	1.00%
60 months	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%	1.00%	1.00%	1.00%	1.00%

Retirement (SEP IRA) Time Deposit / CD

Minimum opening deposit: \$500

Term	\$0.01 - \$999.99		\$1,000 - \$9,999.99		\$10,000 - \$24,999.99		\$25,000 - \$49,999.99		\$50,000 - \$99,999.99		\$100,000 - \$499,999.99		\$500,000 and over	
	Rate	APY*	Rate	APY*	Rate	APY*	Rate	APY*	Rate	APY*	Rate	APY*	Rate	APY*
15 days	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.60%	0.60%	0.60%	0.60%
30 days	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.60%	0.60%	0.60%	0.60%
60 days	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.60%	0.60%	0.60%	0.60%
90 days	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.60%	0.60%	0.60%	0.60%
180 days	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.60%	0.60%	0.60%	0.60%
12 months	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.60%	0.60%	0.60%	0.60%
18 months	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.60%	0.60%	0.60%	0.60%
24 months	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.60%	0.60%	0.60%	0.60%
36 months	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.80%	0.80%	0.80%	0.80%
48 months	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.80%	0.80%	0.80%	0.80%
60 months	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.80%	0.80%	0.80%	0.80%

Triple Option Time Deposit / CD

Term	Balance	Rate	APY*
12 months	\$10,000 and up	0.28%	0.28%

Checking Accounts

Business Interest Checking			
Balance	Rate	APY*	
All balances	0.05%	0.05%	

Minimum opening deposit: \$2,000



INTEREST RATE SHEET FOR BUSINESS ACCOUNTS – Effective as of January 12, 2018

Money Market Accounts

Corporate Tiered Money Market		
Balance	Rate	APY*
Less than \$50,000	0.05%	0.05%
\$50,000 - \$99,999.99	0.15%	0.15%
\$100,000 - \$299,999.99	0.20%	0.20%
\$300,000 - \$499,999.99	0.30%	0.30%
\$500,000 - \$999,999.99	0.40%	0.40%
\$1,000,000 - \$1,499,999.99	0.45%	0.45%
\$1,500,000 - \$1,999,999.99	0.45%	0.45%
\$2,000,000 and up	0.45%	0.45%

Minimum opening deposit: \$5,000

Savings Accounts

Business Savings		
Balance	Rate	APY*
All balances	0.10%	0.10%

Minimum opening deposit: \$500

FENB Premium Business Savings		
Balance	Rate	APY*
Less than \$5,000	0.10%	0.10%
\$5,000 - \$24,999.99	0.10%	0.10%
\$25,000 - \$99,999.99	0.10%	0.10%
\$100,000 - \$999,999.99	0.20%	0.20%
\$1,000,000 - \$4,999,999.99	0.20%	0.20%
\$5,000,000 and up	0.20%	0.20%

Minimum opening deposit: \$10,000

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