



**INTEREST RATE SHEET FOR PERSONAL ACCOUNTS – Effective as of February 9, 2018**

**Time Deposits/CDs**

<b>Regular Time Deposit / CD</b>												
<b>Term</b>	<b>\$1,000 - \$9,999.99</b>		<b>\$10,000 - \$24,999.99</b>		<b>\$25,000 - \$49,999.99</b>		<b>\$50,000 - \$99,999.99</b>		<b>\$100,000 - \$499,999.99</b>		<b>\$500,000 and over</b>	
	<b>Rate</b>	<b>APY*</b>	<b>Rate</b>	<b>APY*</b>	<b>Rate</b>	<b>APY*</b>	<b>Rate</b>	<b>APY*</b>	<b>Rate</b>	<b>APY*</b>	<b>Rate</b>	<b>APY*</b>
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%

<b>Retirement (IRA) Time Deposit / CD</b>														
Minimum opening deposit: \$500														
<b>Term</b>	<b>\$0.01 - \$999.99</b>		<b>\$1,000 - \$9,999.99</b>		<b>\$10,000 - \$24,999.99</b>		<b>\$25,000 - \$49,999.99</b>		<b>\$50,000 - \$99,999.99</b>		<b>\$100,000 - \$499,999.99</b>		<b>\$500,000 and over</b>	
	<b>Rate</b>	<b>APY*</b>	<b>Rate</b>	<b>APY*</b>	<b>Rate</b>	<b>APY*</b>	<b>Rate</b>	<b>APY*</b>	<b>Rate</b>	<b>APY*</b>	<b>Rate</b>	<b>APY*</b>	<b>Rate</b>	<b>APY*</b>
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%

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

**Checking Accounts**

<b>Personal Interest Checking</b>			
<b>Balance</b>	<b>Rate</b>	<b>APY*</b>	
All balances	0.10%	0.10%	

Minimum opening deposit: \$100

<b>Premier Interest Checking</b>			
<b>Balance</b>	<b>Rate</b>	<b>APY*</b>	
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 February 9, 2018**

**Money Market Accounts**

<b>Super Money Market</b>		
<b>Balance</b>	<b>Rate</b>	<b>APY*</b>
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**

<b>Personal Savings</b>		
<b>Balance</b>	<b>Rate</b>	<b>APY*</b>
All balances	0.10%	0.10%

Minimum opening deposit: \$100

<b>Ultimate Savings</b>		
<b>Balance</b>	<b>Rate</b>	<b>APY*</b>
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 February 9, 2018**

**Time Deposits/CDs**

<b>Regular Time Deposit / CD</b>												
<b>Term</b>	<b>\$1,000 - \$9,999.99</b>		<b>\$10,000 - \$24,999.99</b>		<b>\$25,000 - \$49,999.99</b>		<b>\$50,000 - \$99,999.99</b>		<b>\$100,000 - \$499,999.99</b>		<b>\$500,000 and over</b>	
	<b>Rate</b>	<b>APY*</b>	<b>Rate</b>	<b>APY*</b>	<b>Rate</b>	<b>APY*</b>	<b>Rate</b>	<b>APY*</b>	<b>Rate</b>	<b>APY*</b>	<b>Rate</b>	<b>APY*</b>
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

<b>Term</b>	<b>\$0.01 - \$999.99</b>		<b>\$1,000 - \$9,999.99</b>		<b>\$10,000 - \$24,999.99</b>		<b>\$25,000 - \$49,999.99</b>		<b>\$50,000 - \$99,999.99</b>		<b>\$100,000 - \$499,999.99</b>		<b>\$500,000 and over</b>	
	<b>Rate</b>	<b>APY*</b>	<b>Rate</b>	<b>APY*</b>	<b>Rate</b>	<b>APY*</b>	<b>Rate</b>	<b>APY*</b>	<b>Rate</b>	<b>APY*</b>	<b>Rate</b>	<b>APY*</b>	<b>Rate</b>	<b>APY*</b>
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**

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

**Checking Accounts**

<b>Business Interest Checking</b>			
<b>Balance</b>	<b>Rate</b>	<b>APY*</b>	
All balances	0.05%	0.05%	

Minimum opening deposit: \$2,000



**INTEREST RATE SHEET FOR BUSINESS ACCOUNTS – Effective as of February 9, 2018**

**Money Market Accounts**

<b>Corporate Tiered Money Market</b>		
<b>Balance</b>	<b>Rate</b>	<b>APY*</b>
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**

<b>Business Savings</b>		
<b>Balance</b>	<b>Rate</b>	<b>APY*</b>
All balances	0.10%	0.10%

Minimum opening deposit: \$500

<b>FENB Premium Business Savings</b>		
<b>Balance</b>	<b>Rate</b>	<b>APY*</b>
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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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 tiers.