1st BANK YUMA

INTEREST RATES

Effective As Of: April 1, 2013

TYPE OF ACCOUNT	MINIMUM BALANCE	INT. RATE	A. P. Y.
1st Executive Checking	$1,500.00	0.05	0.05
1st Elite Checking	$5,000.00	0.10	0.10
1st Exclusive Business Int Checking	$0.00	0.05	0.05
1st Business Interest Checking	$1,500.00	0.05	0.05
1st Interest Analysis Checking	$0.00	0.05	0.05
1st Rate Rewards Checking	$0.00	2.96	3.00
* Monthly Requirements must be met	$25,000.01	0.05	0.05

* Monthly Requirements: 1 Direct Deposit, Online Banking, Receive E-Statements, and 15 POS transactions per statement cycle.
If account does not meet requirements during monthly cycle a 0.05% APY will be earned on the entire balance.
No minimum balance required. No monthly service charge. Must be a Yuma County resident to open this account.

1st Premium Money Market (Personal)			
(Tiered Structure)	$1,500.00	0.01	0.01
	$10,000.00	0.04	0.04
	$25,000.00	0.09	0.09
	$50,000.00	0.10	0.10
	$100,000.00	0.15	0.15
1st Business Money Market			
(Tiered Structure)	$2,500.00	0.01	0.01
	$10,000.00	0.04	0.04
	$25,000.00	0.09	0.09
	$50,000.00	0.10	0.10
	$100,000.00	0.15	0.15
1st Select Savings	$300.00	0.05	0.05
(Personal and Business)			
1st Elite Savings (Pesonal/Business)			
(Tiered Structure)	$50,000.00	0.10	0.10
	$100,000.00	0.15	0.15
	$250,000.00	0.20	0.20
	$500,000.00	0.25	0.25

RATES ARE SUBJECT TO CHANGE AT OUR SOLE DISCRETION.
Please call us at (928) 783-3334 to verify updated rates and Annual Percentage Yields.
Fees could reduce the earnings on these accounts. APY = Annual Percentage Yield

INTEREST RATES

Effective As Of: April 1, 2013

CERTIFICATES OF DEPOSIT LESS THAN $100,000.00

TERM	MINIMUM DEPOSIT	INT. RATE	A. P. Y.
7-31 DAY	$1,000.00	0.05	0.05
32-89 DAY	$1,000.00	0.05	0.05
90-179 DAY	$1,000.00	0.05	0.05
180-364 DAY	$1,000.00	0.10	0.10
1 YEAR	$1,000.00	0.25	0.25
***1YR LIQUID CD	$25,000.00	0.20	0.20
18 MONTH	$1,000.00	0.25	0.25
2 YEAR	$1,000.00	0.35	0.35
3 YEAR	$1,000.00	0.55	0.55
4 YEAR	$1,000.00	0.65	0.65
5 YEAR	$1,000.00	0.75	0.75

*****NOT OFFERED AS NEW**

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APY = Annual Percentage Yield

CERTIFICATES OF DEPOSIT GREATER THAN $100,000.00

TERM	MINIMUM DEPOSIT	INT. RATE	A. P. Y.
7-31 DAY	$100,000.00	0.10	0.10
32-89 DAY	$100,000.00	0.10	0.10
90-179 DAY	$100,000.00	0.10	0.10
180-364 DAY	$100,000.00	0.13	0.13
1 YEAR	$100,000.00	0.25	0.25
***1 YR LIQUID CD	$100,000.00	0.25	0.25
18 MONTH	$100,000.00	0.30	0.30
2 YEAR	$100,000.00	0.40	0.40
3 YEAR	$100,000.00	0.60	0.60
4 YEAR	$100,000.00	0.70	0.70
5 YEAR	$100,000.00	0.80	0.80

*****NOT OFFERED AS NEW**

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