

DEPOSIT RATES

Effective as of: January 01, 2016

Checking and Savings Accounts

Type of Account	Min. Balance	Int. Rate	APY ¹
1st Executive Checking	\$1,500	.05%	.05%
1st Elite Checking	\$5,000	.10%	.10%
1st Rate Rewards Checking	No Min. Required	2.96%	3.00%
² Monthly Requirements Must Be Met	\$25,000.01	.05%	.05%
1st Exclusive Business Interest Checking	\$0.01	.05%	.05%
1st Business Interest Checking	\$1,500	.05%	.05%
1st Interest Analysis Checking	\$0.01	.05%	.05%
1st Premium Money Market Account - Personal	\$1,500	.01%	.01%
	\$10,000	.04%	.04%
	\$25,000	.09%	.09%
	\$50,000	.10%	.10%
	\$100,000	.15%	.15%
1st Business Money Market Account - Business	\$2,500	.01%	.01%
	\$10,000	.04%	.04%
	\$25,000	.09%	.09%
	\$50,000	.10%	.10%
	\$100,000	.15%	.15%
1st Select Savings - Personal & Business	\$100	.05%	.05%
1st Elite Savings - Personal & Business	\$50,000	.10%	.10%
	\$100,000	.15%	.15%
	\$250,000	.20%	.20%
	\$500,000	.25%	.25%

¹APY = Annual Percentage Yield. Fees could reduce the earnings on these accounts.

²Monthly Requirements: One(1) Direct Deposit, sign on to Online Banking at least once a month, receive E-statements, and 15 or more Point-Of-Sale(POS) transactions posted (and settled) to account per statement cycle. If account does not meet requirements during monthly cycle a .05% APY will be earned on the entire balance. Examples of expectations include deposits and withdrawals throughout the statement cycle, such as direct deposit of paychecks or Social Security checks, etc., along with POS debit transactions throughout the month of varying amounts at various retailers. This does not include transactions such as multiple small-dollar POS transactions at the end of the statement cycle in order to earn the higher APY, which would not be consistent with the design of the account. \$100 minimum opening deposit. No minimum balance required. No monthly service charge. Must be a Yuma County resident to open this account.

* Fees and minimum opening balance may differ for our Nogales Branch. Please contact our branch at (520) 397-9220.

RATES ARE SUBJECT TO CHANGE AT OUR SOLE DISCRETION. Please call us at (928)783-3334 to verify updated rates and Annual Percentage Yields.



DEPOSIT RATES

Effective as of: January 01, 2016

Certificates of Deposit Under \$100,000

Term	Min. Deposit	Int. Rate	APY ¹
7-31 Day	\$1,000	.05%	.05%
32-89 Day	\$1,000	.05%	.05%
90-179 Day	\$1,000	.05%	.05%
180-364 Day	\$1,000	.10%	.10%
1 Year	\$1,000	.25%	.25%
18 Month	\$1,000	.25%	.25%
2 Year	\$1,000	.35%	.35%
3 Year	\$1,000	.55%	.55%
4 Year	\$1,000	.65%	.65%
5 Year	\$1,000	.75%	.75%

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Certificates of Deposit Over \$100,000

Term	Min. Deposit	Int. Rate	APY ¹
7-31 Day	\$100,000	.10%	.10%
32-89 Day	\$100,000	.10%	.10%
90-179 Day	\$100,000	.10%	.10%
180-364 Day	\$100,000	.13%	.13%
1 Year	\$100,000	.25%	.25%
18 Month	\$100,000	.30%	.30%
2 Year	\$100,000	.40%	.40%
3 Year	\$100,000	.60%	.60%
4 Year	\$100,000	.70%	.70%
5 Year	\$100,000	.80%	.80%

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