

DEPOSIT RATES

Effective as of: April 01, 2013

Checking and Savings Accounts

Type of Account	Min. Balance	Int. Rate	APY
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%
*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%

* Monthly Requirements: 1 Direct Deposit, Online Banking, receive E-statements, and 15 POS transactions per statement cycle.

APY = Annual Percentage Yield.

3.00% APY paid on balances up to \$25,000.

.05% APY paid on balance over \$25,000.

If account does not meet requirements during monthly cycle a .05% APY will be earned on the entire balance. \$100 minimum opening deposit. No minimum balance required. No monthly service charge. Must be a Yuma County resident to open this account.

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.

DEPOSIT RATES

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Certificates of Deposit Under \$100,000

Term	Min. Deposit	Int. Rate	APY
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
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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