



FLAGSHIP BANK

Interest Rates and APY Current as of January 1st 2019

	Minimum Balance To Open	Interest Rate	Annual Percentage Yield (APY)
Interest Checking	\$1,000.00		
.01 – 999.99		.025%	.025%
1,000.00 – 9,999.99		.10%	.10%
10,000.00 – 49,999.99		.10%	.10%
50,000.00 and Greater		.15%	.15%
Regatta Checking	\$5,000.00		
.01 - 4,999.99		.025%	.025%
5,000.00 and Greater		.45%	.45%
Senior Checking	None		
.01 - 999.99		.025%	.025%
1,000.00 - 9,999.99		.10%	.10%
10,000.00 – 49,999.99		.15%	.15%
50,000.00 and Greater		.35%	.35%
Admiral Business Checking	\$5,000.00		
.01 - 4,999.99		.025%	.025%
5,000.00 – 99,999.99		.05%	.05%
100,000.00 – 749,999.99		.35%	.35%
750,000.00 and Greater		.55%	.55%
Non-Profit Business Checking	\$500.00		
.01 - 4,999.99		1.00%	1.00%
5,000.00 – 99,999.99		1.00%	1.00%
100,000.00 and Greater		1.25%	1.25%
Money Market Account	\$1,000.00		
.01 – 999.99		.25%	.25%
1,000.00 – 9,999.99		.25%	.25%
10,000.00 – 49,999.99		.35%	.35%
50,000.00 – 99,999.99		.65%	.65%
100,000.00 – 499,999.99		.85%	.85%
500,000.00 – 999,999.99		.90%	.90%
1,000,000 and Greater		.95%	.95%
HSA Account	\$100.00		
\$1.00 and Greater		1.25%	1.25%
Regular Savings / Super Kids Savings	\$50.00 / None		
.01-49.99		.05%	.05%
50.00 and Greater		.25%	.25%
Certificates of Deposit/IRA	\$500.00		
3 Months		0.65%	0.65%
6 Months		1.05%	1.05%
12 Months		2.00%	2.00%
*15 Month Special	**\$10,000.00	2.25%	2.25%
18 Months		2.20%	2.20%
24 Months		2.50%	2.50%
36 Months		2.55%	2.55%
48 Months		2.65%	2.65%
60 Months		2.75%	2.75%

CERTIFICATE OF DEPOSIT DISCLOSURE:

Rate and Annual Percentage Yield Information: Certificates of Deposit are interest-bearing accounts. The interest rate and annual percentage yield are accurate as of the date indicated at the top of this rate page. If you would like more current rate and yield information, please call us at (952)944-6050. The interest rate and annual percentage yield will not change for the term of your Certificate of Deposit. Interest begins to accrue on the business day you deposit noncash items (for example, checks). The annual percentage yield assumes interest compounds annually and will remain on deposit until maturity. A withdrawal from this account will reduce earnings on the account.

Interest Compounding Frequency and Crediting Information: Interest is credited to the account at maturity for 3 Month to 12 Month Certificates of Deposit. Interest is compounded and credited to account annually for Certificates of Deposit with maturities of greater than one year.

Balance Information: The minimum balance to obtain the stated annual percentage yield is the same as the opening balance requirement. We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Opening Balance Requirement: \$500.00 deposit is required to open a Certificate of Deposit or IRA Certificate of Deposit. **\$10,000 deposit is required to open a 15 month Certificate of Deposit.

Deposit Limitations: After the account is opened, additional deposits to your Certificate of Deposit are not allowed until maturity.

Early Withdrawal Penalties: For a Certificates of Deposit of less than 12 months, a penalty of 91 days interest may be imposed. For Certificates of Deposit 12 months to 23 months, a penalty of 182 days interest may be imposed. For Certificates of Deposit 24 months and greater, a penalty of 365 days interest may be imposed. Some exceptions may apply.

Renewal: This account will automatically renew. You will have a grace period of 10 calendar days after the maturity date to withdraw funds without a penalty. If you do not withdraw the funds, each renewal term will be for an identical term as the original term.* If your account is not renewed, the funds will be paid directly to you.

*15 month Certificate of Deposit accounts will automatically renew at the 12 month Certificate of Deposit term. The renewal rate will be the same rate we are then offering on new 12 month Certificate of Deposit accounts that have the same term and other features as this account..

CHECKING AND SAVINGS ACCOUNT INFORMATION:

Interest rates and annual percentage yield may change after opening. The interest rate and annual percentage yield (APY) are accurate as of the date indicated at the top of this page. If you would like more current rate and yield information, please call us at (952)944-6050. At our discretion, we may change the interest rate on accounts. We may change the rate at any time. Interest begins to accrue no later than the business day that we receive credit for the deposit of non-cash items (for example, checks). Fees could reduce the earnings on the accounts Transfers from a money market account or savings account to another account or to third parties by pre-authorized, automatic, internet banking, check, debit card, draft, telephone transfer, or similar order are limited by Federal regulations to six per month. . A penalty fee may be imposed for closure of account within 6 months of opening. Contact a bank associate for more information.