



Farmers Bank & Trust
Rates Effective 08/27/2020

Interest Bearing Transaction Accounts

Account Type	Balance Requirement	APY (Annual Percentage Yield)	Interest Rate
Checking with Interest	\$1,000.00 Minimum	0.05	0.05
Statement Savings	\$100.00 Minimum	0.10	0.10

Kasasa Cash	Kasasa Cash		
	On balance under \$25,000.00	0.50	0.50
	Equal to or greater than \$25,000.00	0.10	0.10
	Non Qualifying	0.01	0.01

Kasasa Saver	Kasasa Saver		
	On balance under \$100,000.00	0.25	0.25
	Equal to or greater than \$100,000.00	0.05	0.05
	Non Qualifying	0.01	0.01

Blue Chip Money Market \$10,000.00 Minimum	Blue Chip Money Market Table		
	\$ 0 - \$ 9,999.99	0.01	0.01
	\$ 10,000.00 - \$24,999.99	0.05	0.05
	\$ 25,000.00 - \$49,999.99	0.10	0.10
	\$ 50,000.00 - \$99,999.99	0.15	0.15
	\$100,000.00 and Above	0.20	0.20

***Interest Rate and annual percentage yield may change.**
Fees may reduce earnings.

Certificate of Deposits

Terms Available	APY (Annual Percentage Yield)	Interest Rate
1 Month	0.10	0.10
3 Month	0.10	0.10
6 Month	0.25	0.25
13 MONTH SPECIAL*	0.65	0.65
12 Month	0.50	0.50
24 Month	0.60	0.60
36 Month	0.75	0.75
48 Month	0.90	0.90
60 Month	1.00	1.00

***1st Infinity bump NOT available on specials. \$10,000 new money required.**
^Must include checking account with ACH/DIRECT DEPOSIT.
Penalty for early withdrawal.