## Deposit Rates as of $8 / 25 / 2015 *$

| Certificates of Deposit <br> Minimum Balance to Open: $\$ 1,000$ |  |  |  |
| :---: | :---: | :---: | :---: |
| CD/IRA Term | Minimum Balance | Rate | APY |
| 6 Month ${ }^{(4)(5)}$ | 1,000 | . 10 | 10 |
|  | 25,000 | . 126 | . 126 |
| 9 Month ${ }^{(4)(5)}$ | 1,000 | . 20 | . 20 |
|  | 25,000 | . 25 | . 25 |
| 12 Month ${ }^{(6)}$ | 1,000 | . 30 | . 30 |
|  | 25,000 | . 35 | . 35 |
| 18 Month ${ }^{(7)}$ | 1,000 | . 40 | . 40 |
|  | 25,000 | . 45 | . 45 |
| 24 Month $^{(7)}$ | 1,000 | . 50 | . 50 |
|  | 25,000 | . 55 | . 55 |
| 30 Month ${ }^{(7)}$ | 1,000 | . 80 | . 80 |
|  | 25,000 | . 85 | . 85 |
| 36 Month ${ }^{(7)}$ | 1,000 | 1.00 | 1.00 |
|  | 25,000 | 1.10 | 1.10 |
| 48 Month ${ }^{(7)}$ | 1,000 | 1.20 | 1.21 |
|  | 25,000 | 1.30 | 1.31 |
| 60 Month ${ }^{(7)}$ | 1,000 | 1.40 | 1.41 |
| CD Specials |  |  |  |
| 8 Month ${ }^{(4)(5)(9 \text { or } 10)}$ | 10,000 | . 40 | . 40 |
| 14 Month ${ }^{(7)(9 \text { or 10) }}$ | 10,000 | . 60 | . 60 |


| Savings Accounts |  |  |  |
| :---: | :---: | :---: | :---: |
| Minimum Balance ${ }^{(1)}$ | Rate ${ }^{(2)}$ | APY ${ }^{(2)}$ | Interest Compounded |
| Personal Index Savings Minimum Balance to Open: $\$ 20,000$ |  |  |  |
| \$0-24,999.99 | . 10 | . 10 | Monthly |
| \$25,000-49,999.99 | 15 | . 15 | Monthly |
| \$50,000-99,999.99 | 20 | . 20 | Monthly |
| \$100,000-499,999.99 | . 30 | . 30 | Monthly |
| \$500,000 and over | . 40 | . 40 | Monthly |
| Money Market Savings Minimum Balance to Open: $\$ 2,500$ |  |  |  |
| \$0-4,999.99 | . 05 | . 05 | Monthly |
| \$5,000-49,999.99 | . 10 | . 10 | Monthly |
| \$50,000 and over | . 15 | . 15 | Monthly |
| Regular Savings |  |  |  |
| Minimum Balance to Open: \$1,000 |  |  |  |
| \$0-999.99 | . 01 | . 01 | Quarterly |
| \$1,000-4,999.99 | . 03 | . 03 | Quarterly |
| \$5,000 and over | . 05 | . 05 | Quarterly |
| Thrift Savings <br> Minimum Balance to Open: \$50 |  |  |  |
| \$0 and over | . 025 | . 025 | Annually |


| Business Checking Accounts |  |  |  |
| :---: | :---: | :---: | :---: |
| Minimum Balance ${ }^{(1)}$ | Rate ${ }^{(2)}$ | APY ${ }^{(2)}$ | Interest Compounded |
| Business NOW Account |  |  |  |
| \$0-499.99 | . 025 | . 025 | Monthly |
| \$500 and over | . 05 | . 05 | Monthly |
| Business Super NOW Account |  |  |  |
| \$0-9,999.99 | . 05 | . 05 | Monthly |
| \$10,000-24,999.99 | . 075 | . 075 | Monthly |
| \$25,000-49,999.99 | . 10 | . 10 | Monthly |
| \$50,000 and over | . 15 | . 15 | Monthly |
| Commercial Checking Earnings Credit =.25\% <br> Subject to change at bank's discretion |  |  |  |

## Consumer Checking Accounts

| Minimum Balance ${ }^{(1)}$ | Rate ${ }^{(2)}$ | APY ${ }^{(2)}$ | Interest Compounded |
| :---: | :---: | :---: | :---: |
| Landmark Senior Account <br> Minimum Balance to Open: \$50 |  |  |  |
| \$1,000-4,999.99 | . 015 | . 015 | Monthly |
| \$5,000 and over | . 03 | . 03 | Monthly |


| Landmark Club NOW Account <br> Minimum Balance to Open: $\$ 500$ |  |  |  |
| :--- | :---: | :---: | :---: |
| $\$ 0-499.99$ | .015 | .015 | Monthly |
| $\$ 500$ and over | .03 | .03 | Monthly |


| Landmark Relationship Account |  |  |  |
| :--- | :---: | :---: | :---: |
| Minimum Balance to Open: $\$ 7500$ | Combined Balance (8) |  |  |
| $\$ 0-7,499.99$ | .02 | .02 | Monthly |
| $\$ 7,500-14,999.99$ | .03 | .03 | Monthly |
| $\$ 15,000$ and over | .03 | .03 | Monthly |

* Rates subject to change daily. See additional disclosures for other account information.

1) Minimum daily balance (the amount of principle in the account each day) to obtain annual percentage yield (APY).
2) At our discretion, we may change the interest rate and Annual Percentage Yield (APY) on your account. Fees may reduce earnings on these accounts.
3) The Annual Percentage Yield (APY) on certificates assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.
4) Not available for IRA certificates.
5) Interest compounds at maturity. A penalty may be imposed for early withdrawal. The penalty is 30 days interest, whether earned or not.
6) Interest compounds quarterly. A penalty may be imposed for early withdrawal. The penalty is 30 days interest, whether earned or not.
7) Interest compounds quarterly. A penalty may be imposed for early withdrawal. The penalty is 90 days interest, whether earned or not.
8) Combined Deposit balances in accounts at Landmark Community Bank including checking, savings, CDs and IRAs.
9) Bump Up Feature: Once each term, you may elect to increase the rate on your CD to the interest rate currently offered for that term.
10) $20 / 20$ Feature: Once each term, you may add up $20 \%$ of your original deposit amount to the CD and/or withdraw up to $20 \%$ of the original deposit amount from the CD. This feature is not available for IRA CD's.
11) Primary checking account with Landmark is required - defined by receiving a Direct Deposit or using a Landmark Debit Card in the last two months.
