MAYVILLE STATE BANK

INTEREST RATE & ANNUAL PERCENTAGE YIELD (APY) TABLE

EFFECTIVE October 10, 2012

CHECKING

	Interest Rate	Monthly APY
Interest N.O.W. TIER 1	0.05%	0.05%
Interest N.O.W TIER 2 (min. bal. $2,000)	0.10%	0.10%
Money Market Deposit Account	0.10%	0.10%
Money Market plus (min. bal. $100,000)	0.20%	0.20%

SAVING

	Interest Rate	Monthly APY	Quarterly APY
Passbook Savings Account	0.05%	***	0.05%
Statement Savings Account	0.05%	0.05%	***
Christmas Club Account	0.05%**APY**	***	***
Health Savings Account	0.20%	0.20%	***

CERTIFICATE OF DEPOSIT

	Minimum Initial Deposit $1,000		
ACCOUNT TERM	**Interest Rate**	**Monthly APY**	**Quarterly APY**
7- 31 Day Certificate ($2,500 min. deposit)	0.10%	**0.10%**	***
32 Day Certificate	0.10%	**0.10%**	***
3 – 5 Month Certificate	0.10%	**0.10%**	0.10%
6 - 11 Month Certificate	0.15%	**0.15%**	0.15%
12 - 17 Month Certificate	0.25%	**0.25%**	0.25%
18 – 23 Month Certificate	0.25%	**0.25%**	0.25%
24 – 29 Month Certificate	0.60%	**0.60%**	0.60%
30 – 35 Month Certificate	0.60%	**0.60%**	0.60%
36 – 47 Month Certificate	0.70%	**0.70%**	0.70%
48 – 59 Month Certificate	1.00%	**1.00%**	1.00%
60 Month Certificate	1.14%	**1.15%**	1.14%

MAYVILLE STATE BANK

P.O. Box 650
Mayville, MI 48744-0650

Member FDIC

Rated

☆ ☆ ☆ ☆ ☆

Bauer Financial

INDIVIDUAL RETIREMENT ACCOUNT

	Interest Rate	Quarterly APY
IRA Variable Certificate Rate	1.15%	**1.15%**
Variable Guaranteed Minimum Rate 2012 Calendar Year	.75%	**.75%**
IRA Self-Directed Rate	.50%	**.50%**

The **annual percentage yield** is based on $10,000.00 and assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. (IF TERM IS DIFFERENT THAN ABOVE, NEED TO CALCULATE APY BASED ON TERM) Interest rates may change without notice. Maintenance or activity fees may reduce earnings on checking or savings. Verify our current rates by checking our Website, www.mayvillestatebank.com, or by calling any of our offices during normal business hours.

A SUBSTANTIAL INTEREST PENALTY WILL BE ASSESSED FOR EARLY WITHDRAWAL.

ALL DEPOSITS ARE INSURED TO $250,000 BY THE FEDERAL DEPOSIT INSURANCE CORPORATION (FDIC).

MAYVILLE STATE BANK PRIME RATE - Mayville State Bank's prime lending rate is defined as the lower of a certain rate determined by an in-house formula based on our cost of funds or 1% over the prevailing prime rate as listed in **The Detroit Free Press.** Mayville State Bank's present **prime lending rate is 4.25%.**

Mayville State Bank
SINCE 1885

Three Offices to Serve You

MAYVILLE STATE BANK
MAIN OFFICE
6104 Fulton St.
PO BOX 650
Mayville, MI 48744-0650
(989)-843-6145

SUPERMARKET OFFICE
in Wingert's Food Center
315 E. Main St., Mayville
(989)-843-0012

MILLINGTON OFFICE
8428 N. State St., Millington
(989)-871-5501

ATMs conveniently located in:
MAYVILLE
MILLINGTON
FOSTORIA

MEMBER FDIC

CERTIFICATES OF DEPOSIT

Mayville State Bank
SINCE 1885