



**INTEREST RATE & ANNUAL PERCENTAGE YIELD (APY) TABLE**  
EFFECTIVE January 14, 2020

**CHECKING**

	Interest Rate	Monthly APY
Interest N.O.W. TIER 1	0.02%	0.02%
Interest N.O.W TIER 2 (min. bal. \$2,000)	0.05%	0.05%
Money Market Deposit Account < \$100,000	0.05%	0.05%
Money Market Deposit Account ≥ \$100,000	0.10%	0.10%

**SAVING**

	Interest Rate	Monthly APY	Quarterly APY
Passbook Savings Account	0.02%	***	0.02%
Statement Savings Account	0.02%	0.02%	***
Christmas Club Account	0.02% <b>APY</b>	***	***
Health Savings Account	0.10%	0.10%	***

**CERTIFICATE OF DEPOSIT**

ACCOUNT TERM	Minimum Initial Deposit \$1,000		
	Interest Rate	Monthly APY	Quarterly APY
7- 31 Day Certificate (\$2,500 min.	0.10%	<b>0.10%</b>	***
32 Day Certificate	0.10%	<b>0.10%</b>	***
3 – 5 Month Certificate	0.10%	<b>0.10%</b>	0.10%
6 - 11 Month Certificate	0.15%	<b>0.15%</b>	0.15%
12 - 17 Month Certificate	0.25%	<b>0.25%</b>	0.25%
18 – 23 Month Certificate	0.25%	<b>0.25%</b>	0.25%
24 – 29 Month Certificate	0.60%	<b>0.60%</b>	0.60%
30 – 35 Month Certificate	0.60%	<b>0.60%</b>	0.60%
36 – 47 Month Certificate	0.70%	<b>0.70%</b>	0.70%
48 – 59 Month Certificate	1.00%	<b>1.00%</b>	1.00%
60 Month Certificate	1.05%	<b>1.05%</b>	1.05%

**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	1.05%	<b>1.05%</b>
Variable Guaranteed Minimum Rate 2020 Calendar Year	.75%	<b>.75%</b>
IRA Self-Directed Rate	.50%	<b>.50%</b>

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](http://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).**



# **CERTIFICATES OF DEPOSIT**

## **Two Offices to Serve You**

**MAYVILLE STATE BANK  
MAIN OFFICE  
37 E. Ohmer Rd  
PO BOX 650  
Mayville, MI 48744-0650  
(989)-843-6145**

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

## **ATMs conveniently located in:**

**MAYVILLE  
MILLINGTON  
FOSTORIA**

**MEMBER FDIC**