



# MAYVILLE STATE BANK

## INTEREST RATE & ANNUAL PERCENTAGE YIELD (APY) TABLE

EFFECTIVE January 02, 2019



### 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              | 0.05%         | 0.05%       |
| Money Market plus (min. bal. \$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. deposit) | 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 2019 Calendar Year | 1.00%         | <b>1.00%</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

## 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**

