



INTEREST RATE & ANNUAL PERCENTAGE YIELD (APY) TABLE
EFFECTIVE January 22, 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% APY	***	***
Health Savings Account	0.10%	0.10%	***

Since 1885
CD Special
3.00% APY
7 months

Interest rate of 2.96%. \$1,000.00 minimum deposit required. \$1,885.00 maximum. Penalty for early withdrawal. Rates effective January 22, 2019. Subject to change at discretion of the bank. Annual Percentage Yield (APY) is based on \$10,000.00 and assumes interest compounded monthly will remain on deposit until maturity. Limit one per Social Security Number.

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%	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	1.05%	1.05%	1.05%

Grand Opening
CD Special
2.50% APY
15 months

Interest rate of 2.47%. \$1,000.00 minimum deposit required. \$5,000.00 maximum. Penalty for early withdrawal. Rates effective January 22, 2019. Subject to change at discretion of the bank. Annual Percentage Yield (APY) is based on \$10,000.00 and assumes interest compounded monthly will remain on deposit until maturity. Limit one per Social Security Number.

INDIVIDUAL RETIREMENT ACCOUNT

	Interest Rate	Quarterly APY
IRA Variable Certificate Rate	1.05%	1.05%
Variable Guaranteed Minimum Rate 2019 Calendar Year	1.00%	1.00%
IRA Self-Directed Rate	.50%	.50%

MAYVILLE STATE BANK

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

Member FDIC

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).



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

