



## Hardin County Savings Bank Deposit Rates November 9, 2022

This Rate Chart contains information about interest rates and Annual Percentage Yields (APY) for some of the accounts we offer.

Account Product	Minimum Opening Deposit	Minimum Balance to Obtain APY	Interest Rate	Annual Percentage Yield (APY)
<b>Super Saver Account</b>	\$ 2,500.00	\$ 2,500.00		* b, d
Average Daily Balance of:				
			1.00%	1.01%
			1.25%	1.26%
<b>Premium Checking Account*</b>	\$ 2,500.00	\$ 2,500.00		* b, d, e
Average Daily Balance of:				
			2.10%	2.12%
			0.55%	0.55%
*Consumer only. 1 account per SSN.				
**Must meet requirements for the Higher Premium Checking rate - otherwise Simply Interest >=\$1,500 Rate				
<b>Simply Interest Checking/Business</b>				* b, d
<b>Interest</b>	\$ 1,500.00	\$ 10.00		
Average Daily Balance of:				
			0.50%	0.50%
			0.55%	0.55%
			0.60%	0.60%
<b>Regular Savings Account</b>	\$ 50.00	\$ 10.00	0.75%	0.75% * b, d
<b>Blue Advantage Savings</b>	\$ 2,500.00	\$ 2,500.00	2.00%	2.02% * b, d
<b>Blue Advantage Plus Savings</b>	\$ 50,000.00	\$ 50,000.00	2.25%	2.27% * b, d
<b>Christmas Club Account</b>	\$ 10.00	\$ -	2.25%	2.25% * a, d
<b>Vacation Club Account</b>	\$ 10.00	\$ -	2.25%	2.25% * a, d
<b>Health Savings Account</b>	\$ 10.00	\$ 10.00		* b, d
Average Daily Balance of:				
			2.00%	2.02%
			2.10%	2.12%
<b>3 Month CD</b>	\$ 1,000.00	\$ 1,000.00		* a, c
Daily Balance of:				
			1.25%	1.26%
			1.50%	1.51%
<b>6 Month CD</b>	\$ 1,000.00	\$ 1,000.00		* a, c
Daily Balance of:				
			1.50%	1.51%
			1.60%	1.61%

<b>Account Product</b>	<b>Minimum Opening Deposit</b>	<b>Minimum Balance to Obtain APY</b>	<b>Interest Rate</b>	<b>Annual Percentage Yield (APY)</b>
<b>9 Month CD</b>	\$ 5,000.00	\$ 5,000.00	3.50%	3.52% *a, c
<b>12 Month CD</b>	\$ 1,000.00	\$ 1,000.00		*a, c
Daily Balance of:				
\$1,000.00 - \$24,999.99			3.75%	3.80%
\$25,000.00 and up			3.85%	3.91%
<b>18 Month CD</b>	\$ 1,000.00	\$ 1,000.00		*a, c
Daily Balance of:				
\$1,000.00 - \$24,999.99			3.85%	3.91%
\$25,000.00 and up			3.95%	4.01%
<b>24 Month CD</b>	\$ 1,000.00	\$ 1,000.00		*a, c
Daily Balance of:				
\$1,000.00 - \$24,999.99			3.95%	4.01%
\$25,000.00 and up			4.05%	4.11%
<b>3 Year Freedom Variable CD</b>	\$ 500.00	\$ 500.00		*a, c
Daily Balance of:				
\$500.00 - \$24,999.99			3.25%	3.29%
\$25,000.00 and up			3.35%	3.39%
<b>4 Year Annual Interest CD</b>	\$ 10,000.00	\$ 10,000.00	4.00%	4.00% *a, c
<b>5 Year Annual Interest CD</b>	\$ 10,000.00	\$ 10,000.00	4.00%	4.00% *a, c
<b>GIFT CD</b>	\$ 25.00	\$ 25.00		*a, b, c
Daily Balance of:				
\$25.00 - \$24,999.99			2.45%	2.48%
\$25,000.00 - \$50,000.00			2.55%	2.58%
<b>6 Month IRA CD</b>	\$ 100.00	\$ 100.00	1.60%	1.61% *a, c
<b>9 Month IRA CD</b>	\$ 100.00	\$ 100.00	3.50%	3.52% *a, c
<b>12 Month IRA CD</b>	\$ 100.00	\$ 100.00	3.75%	3.80% *a, c
<b>18 Month IRA CD</b>	\$ 100.00	\$ 100.00	3.85%	3.91% *a, c
<b>24 Month IRA CD</b>	\$ 100.00	\$ 100.00	3.95%	4.01% *a, c
<b>3 Year Freedom IRA CD</b>	\$ 100.00	\$ 100.00		*a, b, c
Daily Balance of:				
\$100.00 - \$24,999.99			3.25%	3.29%
\$25,000.00 and up			3.35%	3.39%

a) A penalty may be imposed for early withdrawal.

b) The interest rate and annual percentage yield may change after account opening.

c) Daily balance. The amount of the principal in the account each day.

d) Average daily balance. The average daily balance is calculated by adding the principle in the account for each day of the period and dividing that figure by the number of days in the period.

e) Must meet requirements to get Premium Checking rate for statement cycle. Otherwise will only receive Simply Interest >=1,500 rate.

**Fees could reduce the earnings on the account.**

**Interest Rates and Annual Percentage Yields are current as of 11-09-2022.**

**For current rate information call (641) 939-3407.**