



Retail Rates: Applicable to individuals and customers and are not available for out-of-state and non-customer corporate requests.

CERTIFICATE OF DEPOSIT RATES

Effective June 1, 2010

The Bank of Tescott offers various rates of interest, which apply to our certificates of deposit. The applicable rate is determined by the total value of the CD's.

ANNUAL PERCENTAGE YIELD (APY) - Annual Percentage Yield is calculated as an example. In the examples, interest is paid or credited semi-annually or at maturity on CD's. Savings are compounded daily and other accounts monthly. The APY may vary if interest is paid more frequently. The APY assumes interest remains on deposit until maturity. A withdrawal of interest will reduce earnings. Minimum deposit requirements and service fees apply.

\$10,000.00 and more

Under \$10,000.00

Specials are in bold type

3 mos interest rate .60% APY* .60%	3 mos interest rate .34% APY* .34%
6 mos interest rate .90% APY* .90%	6 mos interest rate .65% APY* .65%
9 mos interest rate 1.00% APY* 1.00%	9 mos interest rate .68% APY* .68%
12 mos interest rate 1.10% APY* 1.10%	12 mos interest rate .82% APY* .82%
15 mos interest rate 1.10% APY* 1.11%	15 mos interest rate .82% APY* .82%
18 mos interest rate 1.20% APY* 1.20%	18 mos interest rate .92% APY* .92%
19 mos interest rate 1.99% APY* 2.00%	No Special at this time
24 mos interest rate 1.49% APY* 1.50%	24 mos interest rate 1.20% APY* 1.20%
36 mos interest rate 1.99% APY* 2.00%	36 mos interest rate 1.69% APY* 1.70%
48 mos interest rate 2.29% APY* 2.30%	48 mos interest rate 1.88% APY* 1.89%
60 mos interest rate 2.58% APY* 2.60%	60 mos interest rate 2.17% APY* 2.18%

19 Mo. Certificate of Deposit – Minimum deposit of \$10,000 is required to earn stated APY. Interest compounds semi-annually on the 19 mo. The 19 mo automatically renews for 18 mos. Special available on IRA's with a minimum balance of \$1,000.

\$1,000.00 Minimum Balance on all CD's.
 IRA rates are the same as rates paid on CD's over \$10,000.00.
Substantial Penalty for early withdrawal.

ACCOUNTS INSURED BY THE F.D.I.C.

Notice to Consumers: Contact bank employees for more information.



Main Office:

104 S. Main, PO Box 195
Tescott, KS 67484
(785)283-4217

Branch Locations:

600 S. Santa Fe, PO Box 2537
Salina, KS 67402-2537
(785)825-1621

2040 S. Ohio
Salina, KS 67401
(785)452-9975

PO Box 249
Lincoln, KS 67455
(785)524-4458

ANNUAL PERCENTAGE YIELD (APY) effective June 1, 2010. Annual Percentage Yield is calculated as an example. In the examples, interest is paid or credited semi-annually or at maturity on CD's. Savings are compounded daily and other accounts monthly. The APY may vary if interest is paid more frequently. Minimum deposit requirements and service fees apply. Fees could reduce the earnings on the account.

SAVINGS/CHILDREN SAVINGS:

Interest Rate: 0.99% APY: 1.00% Compounded Daily
Initial minimum deposit required is \$100.00
Children's minimum deposit required is \$5.00

***CLUB 50 ACCOUNT:**

Interest Rate: .63% APY: .63% Compounded Monthly
Initial minimum deposit required is \$100.00
*To qualify you must be 50 or over and have \$5,000 in deposits

*****NOW CHECKING:**

Interest Rate: .50% APY: .50% Compounded Monthly
Initial minimum deposit required is \$500.00
***Based upon the minimum required balance of \$500.00 to earn interest.

MONEY MARKET:

Balance:	Interest Rate:	APY:
\$.00 to \$3999.99	1.00%	1.00%
\$4,000.00 and over	1.39%	1.40%

Initial minimum deposit is \$500.00

Rate information: Your interest rate and annual percentage yield may change.
Frequency of rate changes: We may change the interest rate on your account at any time.
Determination of rate: At our discretion, we may change the interest rate on your account.
Product offerings and features may differ among geographic locations, some restrictions may apply.

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