



Variable Rate Merit Checking	Interest Rate	APY*
\$0 - \$999.99	0.10%	0.10%
\$1,000 - \$9,999.99	0.15%	0.15%
\$10,000 - \$49,999.99	0.20%	0.20%
\$50,000 - \$99,999.99	0.25%	0.25%
\$100,000 plus	0.30%	0.30%

minimum of \$100 to open

Business Interest Checking	Interest Rate	APY*
\$0 - 4,999.99	0.00%	0.00%
\$5,000 - \$9,999.99	0.15%	0.15%
\$10,000 - \$49,999.99	0.20%	0.20%
\$50,000 - 99,999.99	0.25%	0.25%
\$100,000 plus	0.35%	0.35%

minimum of \$5,000 to open

Variable Rate Money Market	Interest Rate	APY*
\$0 - \$1,999.99	0.20%	0.20%
\$2,000 - \$9,999.99	0.35%	0.35%
\$10,000 - \$49,999.99	0.50%	0.50%
\$50,000 - \$99,999.99	0.70%	0.70%
\$100,000 plus	0.90%	0.90%

minimum of \$2,000 to open

Variable Rate Premier MMA	Interest Rate	APY*
\$0 - \$99,999.99	0.35%	0.35%
\$100,000 - \$199,999.99	0.75%	0.75%
\$200,000 - \$499,999.99	0.95%	0.95%
\$500,000 plus	1.10%	1.11%

minimum of \$2,000 to open

Fixed Rate TCD's	Interest Rate	APY*
1 month	0.75%	0.75%
3 months	0.85%	0.85%
6 months	0.95%	0.95%
9 months	1.10%	1.11%
12 months	1.70%	1.71%
24 months	1.80%	1.82%
36 months	1.90%	1.92%
48 months	2.05%	2.07%
60 months	2.25%	2.28%

minimum of \$1000 to open

Fixed Rate IRA's (Roth and Traditional)		
	Interest Rate	APY*
12 Months	1.70%	1.71%
24 Months	1.80%	1.82%
36 Months	1.90%	1.92%
48 Months	2.05%	2.07%
60 Months	2.25%	2.28%

minimum of \$100 to open

Variable Rate Health Savings Account		
	Interest Rate	APY*
\$0 - \$2,499.99	0.35%	0.35%
\$2,500 plus	0.40%	0.40%

no minimum to open

Variable Rate Prime Savings	Interest Rate	APY*
\$0 - \$2,999.99	0.35%	0.35%
\$3,000 plus	0.40%	0.40%

minimum of \$100 to open

Variable Rate Minor Savings	Interest Rate	APY*
\$25.00 plus	0.40%	0.40%

minimum of \$25 to open

*APY - Annual Percentage Yield

- 1) All variable rates are subject to change after account opening
- 2) A penalty may be assessed for early withdrawal on CD's
- 3) Fees imposed on accounts could reduce earnings
- 4) Please contact a Yampa Valley Bank employee for further information about applicable fees and terms

