



Yampa Valley Bank

Variable Rate Merit Checking	Interest Rate	APY*
\$0 - \$999.99	0.05%	0.05%
\$1,000 - \$9,999.99	0.05%	0.05%
\$10,000 - \$49,999.99	0.10%	0.10%
\$50,000 - \$99,999.99	0.15%	0.15%
\$100,000 plus	0.20%	0.20%

minimum of \$100 to open

Business Interest Checking	Interest Rate	APY*
\$0 - 4,999.99	0.00%	0.00%
\$5,000 - \$9,999.99	0.10%	0.10%
\$10,000 - \$49,999.99	0.10%	0.10%
\$50,000 - 99,999.99	0.15%	0.15%
\$100,000 plus	0.25%	0.25%

minimum of \$5,000 to open

Variable Rate Money Market	Interest Rate	APY*
\$0 - \$1,999.99	0.15%	0.15%
\$2,000 - \$9,999.99	0.18%	0.18%
\$10,000 - \$49,999.99	0.22%	0.22%
\$50,000 - \$99,999.99	0.25%	0.25%
\$100,000 plus	0.30%	0.30%

minimum of \$2,000 to open

Variable Rate Premier MMA	Interest Rate	APY*
\$0 - \$99,999.99	0.18%	0.18%
\$100,000 - \$199,999.99	0.30%	0.30%
\$200,000 - \$499,999.99	0.40%	0.40%
\$500,000 plus	0.50%	0.50%

minimum of \$2,000 to open

Fixed Rate TCD's	Interest Rate	APY*
1 month	0.50%	0.50%
3 months	0.60%	0.60%
6 months	0.70%	0.70%
9 months	0.85%	0.85%
12 months	1.00%	1.01%
24 months	1.10%	1.11%
36 months	1.20%	1.21%
48 months	1.30%	1.31%
60 months	1.35%	1.36%

minimum of \$1000 to open

Fixed Rate IRA's (Roth and Traditional)		
	Interest Rate	APY*
12 Months	1.00%	1.01%
24 Months	1.10%	1.11%
36 Months	1.20%	1.21%
48 Months	1.30%	1.31%
60 Months	1.35%	1.36%

minimum of \$100 to open

Variable Rate Health Savings Account		
	Interest Rate	APY*
\$0 - \$2,499.99	0.20%	0.20%
\$2,500 plus	0.25%	0.25%

no minimum to open

Variable Rate Prime Savings		
	Interest Rate	APY*
\$0 - \$2,999.99	0.20%	0.20%
\$3,000 plus	0.25%	0.25%

minimum of \$100 to open

Variable Rate Minor Savings		
	Interest Rate	APY*
\$25.00 plus	0.25%	0.25%

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

Updated 3/18/2020

