



DEPOSIT ACCOUNT RATES

Toll Free 1-800-564-3195

www.thefirst.com

Effective: 11/30/2021

Transaction Accounts

Account Type	Tier	Balance	Interest Rate	APY	Minimum Balance Required to Earn APY
E-Chieve Checking	n/a	n/a	0.01%	0.01%	n/a
Inspire Checking	n/a	n/a	0.01%	0.01%	n/a
Business NOW Checking	n/a	n/a	0.01%	0.01%	\$500.00
Statement Savings & Sunshine Savings	n/a	n/a	0.02%	0.02%	n/a
Escrow Savings	n/a	n/a	0.02%	0.02%	n/a
Premium Savings	I	\$0 - 4,999.99	0.02%	0.02%	n/a
	II	\$5,000+	0.03%	0.03%	\$5,000.00
Holiday Club	n/a	n/a	0.02%	0.02%	n/a
First Choice Money Market	I	\$0 - 4,999.99	0.02%	0.02%	\$1.00
	II	\$5,000 - 9,999.99	0.03%	0.03%	\$5,000.00
	III	\$10,000 - 49,999.99	0.04%	0.04%	\$10,000.00
	IV	\$50,000 - 99,999.99	0.05%	0.05%	\$50,000.00
	V	\$100,000+	0.06%	0.06%	\$100,000.00

Notes: There is a Minimum Opening Deposit of \$50.00 for E-Chieve Checking and Inspire Checking; a \$5,000.00 Minimum Opening Deposit for First Choice Money Market, and no minimum for Business NOW Checking, Holiday Club and all Savings Accounts. Fees could reduce the earnings on your account. Interest is calculated using the Daily Balance Method. For tiered accounts, the interest rate and APY shown apply to the entire balance in the account. For complete account information please see our Deposit Account Agreement & Disclosure document.

Certificates of Deposit

Term	Minimum Deposit	Interest Rate	APY
1 Month	\$500.00	0.05%	0.05%
3 Month	\$500.00	0.05%	0.05%
6 Month	\$500.00	0.10%	0.10%
12 Month	\$500.00	0.15%	0.15%
18 Month	\$500.00	0.20%	0.20%
24 Month	\$500.00	0.25%	0.25%
36 Month	\$500.00	0.25%	0.25%
48 Month	\$500.00	0.35%	0.35%
60 Month	\$500.00	0.40%	0.40%

Notes: There is a minimum deposit of \$500.00 required to open an account. A penalty may be imposed for early withdrawal. A withdrawal of interest will reduce your earnings; all interest earned must remain on deposit for twelve months in order to obtain the disclosed APY. Jumbo CDs (\$90,000+) add 0.10% to above rates.



APY = Annual Percentage Yield. Interest Rates and Annual Percentage Yields are accurate as of the date shown above. Interest Rates and APYs are variable at the discretion of the Bank and may change at any time. Please contact a Banking Associate for current rates and complete account disclosures.