



DEPOSIT ACCOUNT RATES

Toll Free 1-800-564-3195

www.thefirst.com

Effective: 11/9/2022

Individual Retirement Accounts

	Tier	Balance	Interest Rate	APY	Minimum Balance Required to Earn APY
First Choice IRA	I	\$0 - 9,999.99	0.03%	0.03%	\$1.00
	II	\$10,000 - 24,999.99	0.04%	0.04%	\$10,000.00
	III	\$25,000 - 49,999.99	0.05%	0.05%	\$25,000.00
	IV	\$50,000 +	0.06%	0.06%	\$50,000.00

Notes: A First Choice IRA requires either a \$500.00 lump sum minimum opening deposit or a \$50.00 opening deposit with automatic funding to open the account. Fees could reduce the earnings on your account. The interest rate and APY shown in the chart apply to the entire balance in the account.

Certificates of Deposit

	Minimum Deposit	Interest Rate	APY
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.

Health Savings Account

	Tier	Balance	Interest Rate	APY	Minimum Balance Required to Earn APY
The First Health Savings Account	I	\$0 - \$499.99	0.02%	0.02%	n/a
	II	\$500 - \$2,499.99	0.03%	0.03%	\$500.00
	III	\$2,500 - \$4,999.99	0.04%	0.04%	\$2,500.00
	IV	\$5,000 - \$24,999.99	0.05%	0.05%	\$5,000.00
	V	\$25,000 +	0.10%	0.10%	\$25,000.00

Notes: There is a \$50.00 minimum deposit to open an account; this requirement may be waived if the account holder has arranged for periodic direct deposits to the account. There is a Set-Up Fee of \$25.00 to establish an account. The rates of interest and annual percentage yields (APYs) shown in the chart below apply to the entire balance in the account.

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 Customer Service Representative for current rates and complete account disclosures.

