First State Bank

Member FDIC

Deposit Rate Sheet

Rates effective as of August 4, 2026 and subject to change without notice.

	Term	Minimum Balance	Interest Rate	APY[3]
CDs/IRAs[2]	3 Months	$500	0.35%	0.35%
	6 Months	$500	0.45%	0.45%
	12 Months	$500	1.45%	1.46%
	18 Months	$500	1.50%	1.51%
	24 Months	$500	1.55%	1.56%
	36 Months	$500	1.60%	1.61%
	48 Months	$500	1.65%	1.66%
	60 Months	$500	1.70%	1.71%
	7 Month Special	$500	3.25%	3.30%

Deposit Accounts[1,4,5,7]	Minimum Opening Deposit	Minimum Daily Balance to Obtain APY[3]	Interest Rate	APY[3]
First Performance Banking	$100	$0.01 - $15,000.00[6]	2.00%	2.00%
		$15,000.01 +	0.01%	0.01%
Business Relationship Banking	$0	$0.01 - $24,999.99	0.05%	0.05%
		$25,000.00 - $49,999.99	0.10%	0.10%
		$50,000.00 - $99,999.99	0.15%	0.15%
		$100,000.00 +	0.20%	0.20%
Money Market Account (Business or Personal)	$5,000	$0.01 - $9,999.99	0.05%	0.05%
		$10,000.00 - $24,999.99	0.10%	0.10%
		$25,000.00 - $49,999.99	0.20%	0.20%
		$50,000.00 +	0.30%	0.30%
Regular Savings & Business Savings	$100	$200.00	0.02%	0.02%
Youth Savings	$25	$0.01	0.02%	0.02%
Christmas Club Savings[8]	$5	$0.01	0.02%	0.02%
Health Savings Accounts	$0	$0.01 - $4,999.99	0.50%	0.50%
		$5,000.00 - $9,999.99	0.75%	0.75%
		$10,000.00 - $24,999.99	1.00%	1.01%
		$25,000.00 +	1.25%	1.26%
Municipal Banking & Non-Profit Banking	$0	$0.01	0.20%	0.20%

[1] Fees could reduce earnings on these accounts.

[2] Penalties may be applied for early withdrawal.

[3] APY = Annual Percentage Yield

[4] The interest rate and APY for these accounts may change at any time after the account is opened.

[5] The interest is calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day. The interest will be compounded daily.

[6] Must meet account parameters to receive higher interest rate. If parameters are not met, then interest rate will be 0.01% and APY 0.01%.

[7] Crediting Frequency: Checking (aka Banking), Money Market and Health Savings Accounts will have interest credited monthly. Savings Accounts interest will be credited quarterly. Christmas Club Savings interest will be credited annually.

[8] A Service Charge may be assessed for an early withdrawal outside the annual automatic transfer.