

# RATE CHART - CERTIFICATE OF DEPOSIT

**ELDERTON STATE BANK**  
**143 North Main Street**  
**P.O. Box 427**  
**Elderton, PA 15736**  
**September 10, 2020**

This Rate Chart contains information about interest rates and annual percentage yields for some of the accounts we offer.

| Account Product Name  | Minimum Opening Deposit        | Minimum Balance to Obtain Annual Percentage Yield | Interest Rate | Annual Percentage Yield |
|---|--------------------------------|---|---------------|-------------------------|
| <b>14 MONTH CERTIFICATE SPECIAL</b> <sup>a</sup>                                | \$ 2,500.00                    | \$ 2,500.00 <sup>c</sup>                          |               |                         |
| Daily Balances of:  |                                |   |               |                         |
|   | \$2,500.00-9,999.99            |   | 0.35%         | 0.35%                   |
|   | \$10,000.00-49,999.99          |   | 0.45%         | 0.45%                   |
|   | \$50,000.00-99,999,999,999.00  |   | 0.55%         | 0.55%                   |
| <b>3 Months to less than 6 Month Certificate - TIER ACCOUNTS</b> <sup>a</sup>   | \$ 1,000.00                    | \$ 1,000.00 <sup>c</sup>                          |               |                         |
| Daily Balances of:  |                                |   |               |                         |
|   | up to \$9,999.99               |   | 0.10%         | 0.10%                   |
|   | \$10,000.00-49,999.99          |   | 0.20%         | 0.20%                   |
|   | \$50,000.00-999,999,999,999.00 |   | 0.30%         | 0.30%                   |
| <b>6 Months to less than 12 Months Certificate - Tier account</b> <sup>a</sup>  | \$ 1,000.00                    | \$ 1,000.00 <sup>c</sup>                          |               |                         |
| Daily Balances of:  |                                |   |               |                         |
|   | up to \$9,999.99               |   | 0.20%         | 0.20%                   |
|   | \$10,000.00-49,999.99          |   | 0.30%         | 0.30%                   |
|   | \$50,000.00-99,999,999,999.00  |   | 0.40%         | 0.40%                   |
| <b>12 Months to less than 24 Months Certificate - Tier Account</b> <sup>a</sup> | \$ 1,000.00                    | \$ 1,000.00 <sup>c</sup>                          |               |                         |
| Daily Balances of:  |                                |   |               |                         |
|   | up to \$9,999.99               |   | 0.25%         | 0.25%                   |
|   | \$10,000.00-49,999.99          |   | 0.35%         | 0.35%                   |
|   | \$50,000.00-999,999,999,999.00 |   | 0.45%         | 0.45%                   |
| <b>24 Months to less than 36 Months Certificate - Tier account</b> <sup>a</sup> | \$ 1,000.00                    | \$ 1,000.00 <sup>c</sup>                          |               |                         |
| Daily Balances of:  |                                |   |               |                         |
|   | up to \$9,999.99               |   | 0.35%         | 0.35%                   |
|   | \$10,000.00-49,999.99          |   | 0.45%         | 0.45%                   |
|   | \$50,000.00-99,999,999,999.00  |   | 0.55%         | 0.55%                   |
| <b>36 Months to less than 48 Months Certificate - Tier account</b> <sup>a</sup> | \$ 1,000.00                    | \$ 1,000.00 <sup>c</sup>                          |               |                         |
| Daily Balances of:  |                                |   |               |                         |
|   | up to \$9,999.99               |   | 0.45%         | 0.45%                   |
|   | \$10,000.00-49,999.99          |   | 0.55%         | 0.55%                   |
|   | \$50,000.00-99,999,999,999.00  |   | 0.65%         | 0.65%                   |
| <b>48 Months to less than 60 Months Certificate - Tier account</b> <sup>a</sup> | \$ 1,000.00                    | \$ 1,000.00 <sup>c</sup>                          |               |                         |
| Daily Balances of:  |                                |   |               |                         |
|   | up to \$9,999.99               |   | 0.55%         | 0.55%                   |
|   | \$10,000.00-49,999.99          |   | 0.65%         | 0.65%                   |
|   | \$50,000.00-99,999,999,999.00  |   | 0.75%         | 0.75%                   |
| <b>60 Months and Over Certificate - Tier account</b> <sup>a</sup>               | \$ 1,000.00                    | \$ 1,000.00 <sup>c</sup>                          |               |                         |
| Daily Balances of:  |                                |   |               |                         |
|   | up to \$9,999.99               |   | 0.85%         | 0.85%                   |
|   | \$10,000.00-49,999.99          |   | 0.85%         | 0.85%                   |
|   | \$50,000.00-999,999,999,999.00 |   | 0.85%         | 0.85%                   |

a) A penalty will be imposed for early withdrawal.

c) Daily balance. The amount of the principal in the account each day.

Fees could reduce the earnings on the account.  
 Interest Rates and Annual Percentage Yields are current as of 09-10-2020.  
 For current rate information call (724) 354-2111.

Member  
**FDIC**