

**HOME SAVINGS BANK**  
**NORTHCENTRAL DIVISION**

**EFFECTIVE OCTOBER 15, 2018**

ACCOUNT TYPE	ACCT TYPE	ANNUAL PERCENTAGE YIELD	INTEREST RATE	MINIMUM BALANCE TO OPEN	MINIMUM BALANCE TO OBTAIN APY	COMPOUND FREQUENCY
<b>CERTIFICATES:</b>						
28 DAY	02	0.05%	0.050%	\$500.	\$500.	MATURITY
91 DAY	03	0.05%	0.050%	\$500.	\$500.	MATURITY
182 DAY	04	0.10%	0.100%	\$500.	\$500.	MATURITY
365 DAY	10	0.20%	0.200%	\$500.	\$500.	MATURITY
12 MONTH	11	0.40%	0.399%	\$500.	\$500.	QUARTERLY
18 MONTH	12	0.40%	0.399%	\$500.	\$500.	QUARTERLY
24 MONTH BIG BUCKS BIG SAVERS	21	0.30%	0.300%	\$100.	\$100.	QUARTERLY
24 MONTH HOME BUYERS	21	0.30%	0.300%	\$100.	\$100.	QUARTERLY
24 MONTH	13	0.45%	0.449%	\$500.	\$500.	QUARTERLY
30 MONTH	14	0.50%	0.499%	\$500.	\$500.	QUARTERLY
36 MONTH	15	0.65%	0.648%	\$500.	\$500.	QUARTERLY
48 MONTH	17	0.75%	0.748%	\$500.	\$500.	QUARTERLY
60 MONTH	18	3.00%	2.967%	\$500.	\$500.	QUARTERLY
72 MONTH	41	1.15%	1.145%	\$500.	\$500.	QUARTERLY
<b>RETIREMENT CERTIFICATES:</b>						
12 MONTH*	51	2.40%	2.379%	\$500	\$500.	QUARTERLY
18 MONTH (VARIABLE RATE)	52	0.25%	0.250%	\$100.	\$00.	QUARTERLY
18 MONTH*	53	0.40%	0.399%	\$500.	\$500.	QUARTERLY
24 MONTH	64	0.30%	0.300%	\$500.	\$500.	QUARTERLY
30 MONTH	54	0.35%	0.350%	\$500.	\$500.	QUARTERLY
36 MONTH	60	0.50%	0.500%	\$500.	\$500.	QUARTERLY
60 MONTH	55	1.00%	0.996%	\$500.	\$500.	QUARTERLY
72 MONTH	62	1.15%	1.145%	\$500.	\$500.	QUARTERLY

- NEGOTIATED CERTIFICATES – INTEREST PAID MONTHLY OR AT MATURITY – RATES QUOTED ON REQUEST - \$100,000 MINIMUM.
- NEGOTIATED RATE AVAILABLE ON ALL FIXED RATE CERTIFICATES.
- A PENALTY MAY BE IMPOSED FOR EARLY WITHDRAWALS ON CERTIFICATE AND RETIREMENT ACCOUNTS.
- FEES COULD REDUCE EARNINGS ON RETIREMENT ACCOUNTS.

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<b>CHECKING ACCOUNTS:</b>						
SIMPLY CHECKING	47	0.00%	0.000%	\$25.		
STUDENT CHECKING	52	0.00%	0.000%	\$25.		
FABULOUS 50 CHECKING	49	0.00%	0.000%	\$25.		
STEPPING STONE CHECKING	10	0.00%	0.000%	\$25.		
HS BANK AT WORK	13	0.00%	0.000%	\$25.		
INTEREST CHECKING:	46					MONTHLY
\$50,000.00 and Up		0.03%	0.030%	\$100.	\$50,000.	
\$25,000.00 to \$49,999.99		0.03%	0.030%	\$100.	\$25,000.	
\$10,000.00 to \$24,999.99		0.01%	0.010%	\$100.	\$10,000.	
\$1,000.00 to \$9,999.99		0.01%	0.010%	\$100.	\$1,000.	
\$0.01 to \$999.99		0.00%	0.000%	\$100.	\$00.	
PREMIER PB CHECKING PLUS	23					
<i>Reserved for Private Banking ONLY</i>						
\$50,000.00 and Up		0.45%	0.449%	\$25.	\$50,000.	
\$10,000.00 to \$49,999.99		0.45%	0.449%	\$25.	\$10,000.	
\$0.01 to \$9,999.99		0.45%	0.449%	\$25.	\$00.	
PREMIER PRIVATE BANKING CHECKING	24					
<i>Reserved for Private Banking ONLY</i>						
\$50,000.00 and Up		0.35%	0.350%	\$25.	\$50,000.	
\$10,000.00 to \$49,999.99		0.10%	0.100%	\$25.	\$10,000.	
\$0.01 to \$9,999.99		0.10%	0.100%	\$25.	\$00.	
<b>MMDA ACCOUNTS:</b>						
PREMIER MONEY MARKET ACCT	17					MONTHLY
\$100,000.00 and Up		0.45%	0.449%	\$25.	\$100,000.	
\$50,000.00 to \$99,999.99		0.45%	0.449%	\$25.	\$50,000.	
\$25,000.00 to \$49,999.99		0.40%	0.399%	\$25.	\$25,000.	
\$10,000.00 to \$24,999.99		0.40%	0.399%	\$25.	\$10,000.	
\$0.01 to \$9,999.99		0.30%	0.300%	\$25.	\$00.	
<b>SAVINGS ACCOUNTS:</b>						
HEALTH STATEMENT SAVINGS ACCT:	14					QUARTERLY
\$10,000.00 and Up		0.05%	0.050%	\$50.	\$10,000.	
\$5,000.00 to \$9,999.99		0.05%	0.050%	\$50.	\$5,000.	
\$2,500.00 to \$4,999.99		0.05%	0.050%	\$50.	\$2,500.	
\$1,000.00 to \$2,499.99		0.05%	0.050%	\$50.	\$1,000.	
\$0.01 to \$999.99		0.05%	0.050%	\$50.	\$00.	
PLATINUM STATEMENT SAVINGS:	09					QUARTERLY
\$5,000.00 and Up		0.05%	0.050%	\$5,000.	\$5,000.	
\$0.01 to \$4,999.99		0.01%	0.010%	\$5,000.	\$00.	
COMPANION HIGH YIELD SAVINGS:	33					QUARTERLY
\$25,000.00 and Up		1.50%	1.492%	\$500.	\$25,000.	
\$5,000.00 to \$24,999.99		1.00%	0.996%	\$500.	\$5,000.	
\$0.01 to \$4,999.99		0.10%	0.100%	\$500.	\$00.	
BIG BUCKS STATEMENT SAVINGS	17	0.03%	0.030%	\$100.	\$00.	QUARTERLY
REGULAR STATEMENT SAVINGS	08	0.03%	0.030%	\$50.	\$50.	QUARTERLY
STUDENT STATEMENT SAVINGS	06	0.03%	0.030%	\$10.	\$00.	QUARTERLY
HOLIDAY CLUB STMT SAVINGS	20	0.05%	0.050%	\$10.	\$00.	
<ul style="list-style-type: none"> <li>➤ THE INTEREST CALCULATION BASIS IS A 365/365 FACTOR.</li> <li>➤ THE ANNUAL PERCENTAGE YIELDS AND INTEREST RATES ARE ACCURATE ON THE DATE IDENTIFIED ABOVE.</li> <li>➤ YOU MAY OBTAIN ANNUAL PERCENTAGE YIELD AND INTEREST RATE INFORMATION FOR SUBSEQUENT DATES BY CALLING 1-888-822-4751 or 330-742-0500.</li> </ul>						

• CHANGE

ALL RATES SUBJECT TO CHANGE WITHOUT NOTICE.

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MEMBER FDIC

