



**ST. ELMO Deposit Rates
as of April 12, 2019**

Checking Rates:			Minimum
	Rate	APY*	to Open
Business Plus	0.05%	0.05%	\$ 200
Advantage Checking			\$ 25
\$0-\$199	0.00%	0.00%	
\$200 and above	0.05%	0.05%	
NOW Accounts			\$ 1,500
\$0-\$1,499	0.01%	0.01%	
\$1,500-\$4,999	0.05%	0.05%	
\$5,000-\$24,999	0.15%	0.15%	
\$25,000 and above	0.20%	0.20%	
Index Checking			\$ 250,000
\$0-\$249,999	0.05%	0.05%	
\$250,000 and above	2.23%	2.25%	

Health Savings Accounts:			Minimum
	Rate	APY*	to Open
			\$ 25
\$0-\$2,499	0.10%	0.10%	
\$2,500-\$9,999	0.15%	0.15%	
\$10,000-\$19,999	0.20%	0.20%	
\$20,000 and above	0.25%	0.25%	

Savings Rates:			Minimum
	Rate	APY*	to Open
Young Savers	0.15%	0.15%	\$ 5
Statement Savings	0.15%	0.15%	\$ 100
New Day	0.05%	0.05%	\$ 25
Advantage Savers	0.05%	0.05%	\$ 100
Holiday Club	0.25%	0.25%	\$ 5
Investment Flex Plus**			\$ 25,000
\$0-\$24,999	0.05%	0.05%	
\$25,000 and above	0.75%	0.75%	

CDs-Fixed Rate and IRA:			Minimum
	Rate	APY*	Balance
91 days	0.75%	0.75%	\$ 1,000
182 days	1.74%	1.75%	\$ 1,000
9 month	2.09%	2.10%	\$ 1,000
12 month	2.73%	2.75%	\$ 1,000
15 month	2.73%	2.75%	\$ 1,000
16 month	2.78%	2.80%	\$ 1,000
18 month	2.73%	2.75%	\$ 1,000
24 month	2.78%	2.80%	\$ 1,000
30 month	2.73%	2.75%	\$ 1,000
36 month	2.73%	2.75%	\$ 1,000
48 month	2.98%	3.00%	\$ 1,000
60 month	2.98%	3.00%	\$ 1,000

Money Market Accounts Rates:			Minimum
	Rate	APY*	to Open
Personal Money Market			\$ 2,500
\$0-\$2,499	0.00%	0.00%	
\$2,500-\$4,999	0.05%	0.05%	
\$5,000-\$24,999	0.10%	0.10%	
\$25,000 and above	0.30%	0.30%	
InvestmentONE			\$ 15,000
\$0-\$24,999	0.00%	0.00%	
\$25,000-\$49,999	0.40%	0.40%	
\$50,000 and above	0.80%	0.80%	
BusinessOne			\$ 25,000
\$0-\$2,499	0.00%	0.00%	
\$2,500-\$4,999	0.05%	0.05%	
\$5,000-\$24,999	0.10%	0.10%	
\$25,000 and above	0.30%	0.30%	

Earnings credit rate	0.25%
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*APY=Annual Percentage Yield accurate as of the date shown and is subject to change without notice at the Bank's sole discretion. Fees may reduce the earnings on the account. A penalty may be imposed for early withdrawal.

**A United Fidelity Bank Checking Account is required to open an Investment FlexPlus Savings.