



The interest rates and APYs are accurate as of **October 9, 2024** for the **Region 1** branches of CNB Bank & Trust, N.A. only.

Region 1 includes: Carlinville, Hillsboro, Litchfield, Taylorville, and Virden

**Member of the Federal Deposit Insurance Corporation and the Community**

**CONSUMER INTEREST- BEARING CHECKING AND SAVINGS ACCOUNT RATES**

Avg Daily Balance required to obtain advertised APY	Interest Rate	Annual Percentage Yield (APY)	Minimum Opening Deposit
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ELITE EVANTAGE CHECKING			
If All Requirements Are Not Met			
0.01 and above	0.10%	0.10%	\$100.00
If All Requirements Are Met			
0.01 - 15,000.00	1.25%	1.26%	\$100.00
15,000.01 and above	0.10%	1.26% - 0.27% **	\$100.00

\*\*Elite eVantage APY assumes maximum balance of \$100,000

ELITE EVANTAGE CHECKING Requirements
<ul style="list-style-type: none"> <li>• Have a monthly recurring Direct Deposit, Automatic Payment or use Bill Pay monthly</li> <li>• Have at least 10 debit card point of sale purchases post to your account during each statement cycle</li> <li>• Receive eStatements</li> </ul>

PREMIUM CHECKING with benefits powered by BaZing			
1,500.00 - 19,999.99	0.20%	0.20%	\$100.00
20,000.00 - 49,999.99	0.30%	0.30%	\$100.00
50,000.00 and above	0.70%	0.70%	\$100.00

PERSONAL MONEY MARKET			
2,500.00 - 49,999.99	0.70%	0.70%	\$5,000.00
50,000.00 - 99,999.99	0.80%	0.80%	\$5,000.00
100,000.00 - 499,999.99	2.15%	2.17%	\$5,000.00
500,000.00 and above	2.25%	2.27%	\$5,000.00

HEALTH SAVINGS ACCOUNT			
500.00 - 4,999.99	0.50%	0.50%	\$0.00
5,000.00 and above	0.60%	0.60%	\$0.00

Note: The accounts listed above are variable rate accounts and the advertised rates, APYs, and Balance Tiers may change after the account is opened.

**CONSUMER FIXED RATE SAVINGS ACCOUNT RATES**

Daily Balance required to obtain advertised APY	Interest Rate	Annual Percentage Yield (APY)	Minimum Opening Deposit
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CHRISTMAS CLUB			
50.00 and above	0.50%	0.50%	\$10.00

CHRISTMAS CLUB Requirements
<ul style="list-style-type: none"> <li>• Advertised APY is fixed until account matures on October 1st each year.</li> <li>• Requires an automatic transfer of at least \$5.00 from another account at least monthly.</li> <li>• If account balance is \$50.00 or more at maturity, interest will be credited and paid at maturity with full balance paid by check or direct deposit to another CNB account.</li> <li>• A penalty may be imposed for early withdrawal and the entire balance must be withdrawn.</li> </ul>

Daily Balance required to obtain advertised APY	Interest Rate	Annual Percentage Yield (APY)	Minimum Opening Deposit
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PERSONAL SAVINGS			
200.00 and above	0.25%	0.25%	\$200.00

YOUTH SAVINGS			
Reclassified as Personal Savings account when customer turns 13 years of age.			
0.01 and above	0.25%	0.25%	\$5.00

IRA SAVINGS			
0.01 - 100,000.00	1.60%	1.61%	\$50.00
100,000.01 and above	1.80%	1.61% - 1.72% **	\$50.00

\*\*IRA Savings APY assumes maximum balance of \$250,000

• Advertised rate and APY and corresponding balance tiers are subject to change annually on the anniversary date of the account opening.

Avg Daily Balance required to obtain advertised APY	Interest Rate	Annual Percentage Yield (APY)	Minimum Opening Deposit
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PROGRESSIVE SAVINGS			
0.01 - 24,999.99	0.45%	0.45%	\$10,000.00
25,000.00 - 49,999.99	0.45%	0.45%	\$10,000.00
50,000.00 - 74,999.99	0.65%	0.65%	\$10,000.00
75,000.00 - 99,999.99	0.65%	0.65%	\$10,000.00
100,000.00 - 249,999.99	2.00%	2.02%	\$10,000.00
250,000.00 and above	2.05%	2.07%	\$10,000.00

\*\*\*Fees could reduce the earnings on an account.\*\*\*

Please refer to the Truth in Savings Disclosures for each account, which are available upon request, for additional account details.

Daily Balance required to obtain advertised APY	Interest Rate	Annual Percentage Yield (APY)	Minimum Opening Deposit
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ACCUMULATOR SAVINGS			
40.00 and above	0.65%	0.65%	\$10.00

ACCUMULATOR SAVINGS Requirements
<ul style="list-style-type: none"> <li>• Advertised APY is fixed until account matures. Minimum maturity is 6 months from opening date.</li> <li>• Requires an automatic transfer of at least \$5.00 from another CNB account at least monthly.</li> <li>• If account balance is \$40.00 or more at maturity, interest will be credited and paid at maturity with full balance paid by check or direct deposit to another CNB account.</li> <li>• A penalty may be imposed for early withdrawal and the entire balance must be withdrawn.</li> </ul>



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**BUSINESS INTEREST- BEARING CHECKING AND SAVINGS ACCOUNT RATES**

<b>Avg Daily Balance</b> required to obtain advertised APY	<b>Interest Rate</b>	<b>Annual Percentage Yield (APY)</b>	<b>Minimum Opening Deposit</b>
<b>INTEREST BEARING BUSINESS CHECKING</b>			
2,500.00 and above	0.25%	0.25%	\$200.00
<b>BUSINESS MONEY MARKET</b>			
2,500.00 - 49,999.99	0.70%	0.70%	\$200.00
50,000.00 - 499,999.99	2.10%	2.12%	\$200.00
500,000.00 - 999,999.99	2.25%	2.27%	\$200.00
1,000,000.00 and above	2.30%	2.32%	\$200.00
<b>PUBLIC FUNDS MONEY MARKET</b>			
25,000.00 and above	1.20%	1.21%	\$200.00
<b>NON-PERSONAL PROGRESSIVE SAVINGS</b>			
0.01 - 24,999.99	0.55%	0.55%	\$10,000.00
25,000.00 - 49,999.99	0.55%	0.55%	\$10,000.00
50,000.00 - 74,999.99	0.75%	0.75%	\$10,000.00
75,000.00 - 99,999.99	0.75%	0.75%	\$10,000.00
100,000.00 - 249,999.99	2.05%	2.07%	\$10,000.00
250,000.00 - 4,000,000.00	2.15%	2.17%	\$10,000.00
4,000,000.01 and above	0.10%	2.17% - 1.74% **	\$10,000.00
**Non-Personal Progressive APY assumed maximum balance of \$5,000,000			
<b>BUSINESS SAVINGS</b>			
200.00 and above	0.20%	0.20%	\$200.00

Note: The accounts listed above are variable rate accounts and the advertised rates, APYs, and Balance Tiers may change after the account is opened.

\*\*\*Fees could reduce the earnings on an account.\*\*\*

Please refer to the Truth in Savings Disclosures for each account, which are available upon request, for additional account details.



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## CERTIFICATE OF DEPOSIT RATES

Term Length	Interest Rate	Annual Percentage Yield (APY)	Interest Compounded and Credited	Minimum Opening Deposit
7 - 31 Day	1.00%	1.00%	At Maturity	\$2,500.00
3 Month	1.00%	1.00%	At Maturity	\$1,000.00
6 Month	4.06%	4.10%	At Maturity	\$1,000.00
9 Month	3.98%	4.00%	At Maturity	\$1,000.00
12 Month	3.96%	4.00%	Semi-annually	\$1,000.00
18 Month	2.50%	2.52%	Semi-annually	\$1,000.00
24 Month	2.50%	2.52%	Quarterly	\$1,000.00
30 Month	2.50%	2.52%	Semi-annually	\$1,000.00
36 Month	2.73%	2.75%	Semi-annually	\$1,000.00
48 Month	2.98%	3.00%	Semi-annually	\$1,000.00
60 Month	3.22%	3.25%	Semi-annually	\$1,000.00

**\*ASK IF YOUR LOCATION IS OFFERING ANY CD SPECIALS \***

Note: A penalty may be imposed for early withdrawal.

\*\*\*Fees could reduce the earnings on an account.\*\*\*

Please refer to the Truth in Savings Disclosures for each account, which are available upon request, for additional account details.