



DEPOSIT RATES

Effective as of: January 9, 2019

ACCOUNT	Annual Percentage Yield	MINIMUM BALANCE TO OBTAIN APY	MINIMUM BALANCE TO OPEN	INTEREST RATE
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*** ALL INTEREST IS PAID ON LEDGER BALANCES ***

CHECKING & SAVINGS				
MORE CHECKING	2.00%	\$0.01-\$25,000.00 +*	\$50.00	1.98%
	0.15%	\$25,000.01 and above +*	\$50.00	0.15%
	0.05%	\$0.01 and above	\$50.00	0.05%
RELATIONSHIP GOLD CHECKING -2ND TIER	0.05%	\$2,000.00	\$50.00	0.05%
RELATIONSHIP GOLD CHECKING -1ST TIER	0.01%	\$1,000.00	\$50.00	0.01%
HEALTH SAVINGS ACCOUNT CHECKING	0.50%	\$100.00	\$50.00	0.50%
STATEMENT SAVINGS	0.05%	\$100.00	\$10.00	0.05%
MINOR SAVINGS	0.10%	\$10.00	\$10.00	0.10%
MONEY MARKET PLUS -2ND TIER	0.50%	\$100,000.00	\$1,000.00	0.50%
	0.05%	\$1,000.00	\$1,000.00	0.05%
MONEY MANAGEMENT SAVINGS -6TH TIER	0.60%	1,000,000.00 and above	\$1,000.00	0.60%
	0.50%	\$500,000.00	\$1,000.00	0.50%
	0.40%	\$250,000.00	\$1,000.00	0.40%
	0.30%	\$100,000.00	\$1,000.00	0.30%
	0.10%	\$50,000.00	\$1,000.00	0.10%
	0.05%	\$1,000.00	\$1,000.00	0.05%
FIRST CLASS SAVINGS -6TH TIER	0.60%	1,000,000.00 and above	\$10,000.00	0.60%
	0.50%	\$500,000.00	\$10,000.00	0.50%
	0.40%	\$250,000.00	\$10,000.00	0.40%
	0.30%	\$100,000.00	\$10,000.00	0.30%
	0.20%	\$50,000.00	\$10,000.00	0.20%
	0.10%	\$10,000.00	\$10,000.00	0.10%

CERTIFICATES OF DEPOSIT **					
Type	Available Terms	FIXED	FIXED	FIXED	FIXED
7 DAY CD	7 - 30 Days	0.20%	\$5,000.00	\$5,000.00	0.20%
3 MONTHS	90 - 181 Days	0.20%	\$2,500.00	\$2,500.00	0.20%
6 MONTHS	182-272 Days	0.25%	\$1,000.00	\$1,000.00	0.25%
9 MONTHS	273-364 Days	0.30%	\$500.00	\$500.00	0.30%
1 YEAR	365-547 Days	0.35%	\$500.00	\$500.00	0.35%
1 YEAR - RGC	365-547 Days	0.40%	\$500.00	\$500.00	0.40%
1 1/2 YEARS	548-729 Days	0.45%	\$500.00	\$500.00	0.45%
2 YEARS	730-1094 Days	0.75%	\$500.00	\$500.00	0.75%
3 YEARS	1095 - 1459 Days	1.00%	\$500.00	\$500.00	1.00%
4 YEARS	1460 - 1824 Days	1.05%	\$500.00	\$500.00	1.04%
5 YEARS	1825 or > Days	1.25%	\$500.00	\$500.00	1.24%

RETIREMENT ACCOUNTS **					
Type	Available Terms	FIXED	FIXED	FIXED	FIXED
7 DAYS IRA	7 - 30 Days	0.20%	\$5,000.00	\$5,000.00	0.20%
1 1/2 YR-VARIABLE RATE IRA	547 Days	0.50%	\$25.00	\$25.00	0.50%
1 YEAR IRA	365-547 Days	0.35%	\$500.00	\$500.00	0.35%
1 1/2 YEARS IRA	548-729 Days	0.45%	\$500.00	\$500.00	0.45%
2 YEARS IRA	730-1094 Days	0.75%	\$500.00	\$500.00	0.75%
3 YEARS IRA	1095-1459 Days	1.00%	\$500.00	\$500.00	1.00%
4 YEARS IRA	1460 - 1824 Days	1.05%	\$500.00	\$500.00	1.04%
5 YEARS IRA	1825 or > Days	1.25%	\$500.00	\$500.00	1.24%

Specials **					
Type	Available Terms	FIXED	FIXED	FIXED	FIXED
18 Month CD/IRA +*	426 Days	2.65%	\$500.00	\$500.00	2.62%
13 Month CD/IRA +*	395 Days	2.00%	\$500.00	\$500.00	1.98%
Step It Up CD 3 Year	1095 - 1459 Days	1.00%	\$500.00	\$500.00	1.00%
Step It Up CD 5 Year	1825 or > Days	1.50%	\$500.00	\$500.00	1.49%
Step It Up CD/IRA 3 Year	1095 - 1459 Days	1.00%	\$500.00	\$500.00	1.00%
Step It Up CD/IRA 5 Year	1825 or > Days	1.50%	\$500.00	\$500.00	1.49%

** Penalty for early withdrawal may be imposed.

+* New Money Required. Will allow existing funds up to 100% match of new money.

BUSINESS CHECKING EARNINGS CREDIT	1.50%
BUSINESS NOW EARNINGS CREDIT	1.40%
BUSINESS SWEEP (REFER TO BUS. DEVELOPMENT)	TIERED
LOAN ESCROW ACCOUNT RATE	0.05%

- The Annual Percentage Yield shown is accurate for the first date of the period shown. Please call any office to obtain the current APY.

- Fees could reduce earnings on an account.

- The rates on all accounts except fixed rate certificates are variable and may change after the account is opened.

RATES AND PROGRAMS ARE SUBJECT TO CHANGE WITHOUT NOTICE

Member	Bethel Bethlehem Canaan Charlestown Chelsea Claremont Enfield Hanover Hartland
FDIC	Keene Lancaster Lebanon Littleton Lyme New London Norwich South Strafford Springfield Walpole West Lebanon White River Junction Windsor Woodstock

Call QUICKVoice, 24 HR Banking Service at 443-5500 OR 800-707-3553 for Account Information
or go to <http://www.mascomabank.com> for Account and Rate Information