



BANK of the FLINT HILLS

Deposit Rates - December 2019

Certificates of Deposit

Term	Interest Rate	Annual Percentage Yield
3 Month	1.04	1.04
6 Month	1.27	1.28
1 Year	1.88	1.89
<i>Tuition Express</i>	<i>2.88</i>	<i>2.91</i>
18 Month	1.88	1.89
2 Year	1.97	1.98
3 Year	2.08	2.10
4 Year	2.15	2.17
5 Year	2.23	2.25

A penalty may be imposed for early withdrawal

Checking and Savings Accounts

	Interest Rate	Annual Percentage Yield
Savings	0.40	0.40
Holiday Account	0.65	0.65
Vacation Account	0.65	0.65
Horizon (\$1,000 - \$4,999.99)	0.15	0.15
Horizon (\$5,000 - \$14,999.99)	0.25	0.25
Horizon (\$15,000 - \$24,999.99)	0.40	0.40
Horizon (\$25,000 and up)	0.50	0.50
MMI (< \$5,000)	0.45	0.45
MMI (\$5,000-\$49,999.99)	0.55	0.55
MMI (\$50,000-\$99,999.99)	0.82	0.82
MMI (\$100,000-\$999,999.99)	1.51	1.52
MMI (> \$1MM)	1.61	1.62

Member FDIC

Interest Rates subject to change without notice.

Fees may reduce earnings.

*APY: Annual Percentage Yield

\$500 Minimum balance required to obtain stated APY.

CD interest is compounded and paid quarterly.

Penalty may be imposed for early withdrawal.

Any applicable fees may reduce the earnings on the account.

Additional certificate of deposit terms and rates are available.

Please see a Bank of the Flint Hills representative today to learn more.

Date of last rate change: 12/23/2019