

BrannenBank

- Financial Solutions Since 1926 -



The interest Rates and Annual Percentage Yield **



Effective Date: January 31, 2018

**Current Rates Subject to Change Without Notice

Main Office - 320 Hwy 41 South, Inverness, FL 34450, (352) 726-1221
 Beverly Hills - 3930 N Lecanto Hwy., Beverly Hills, FL 34465, (352) 746-5335
 West Inverness - 2400 Hwy 44 West, Inverness, FL 34453, (352) 726-7991
 Crystal River - 865 NE Hwy 19, Crystal River, FL 3429, (352) 795-3451
 Dunnellon - 11472 N Williams Street, Dunnellon, FL 34432, (352) 489-2466
 Brooksville, - 1187 S Broad Street, Brooksville, FL 34601, (352) 799-2265

Downtown Inverness - 200 W Main Street, Inverness, FL 34450, (352) 726-8435
 Floral City - 7478 S Florida Ave., Floral City, FL 34436, (352) 7265998
 Hernando - 2519 N Florida Ave., Hernando, FL 34442, (352) 637-2000
 E. Crystal River - 6901 W Gulf to Lake Hwy, Crystal River, FL, (352) 795-0804
 Homosassa Springs - 4325 S Suncoast Blvd., Homosassa, FL 34446, (352) 628-3812
 West Hwy 50 - 14300 Cortez Blvd., Brooksville, FL 34613, (352) 597-2280

Account	Interest Rate	Annual Percentage Yield	Interest Compounded	Interest Credited
Money Market	0.10%	0.10%	Monthly	Monthly
Brannen Banker Plus	0.05%	0.05%	Monthly	Monthly
NOW Account	0.05%	0.05%	Monthly	Monthly
Business NOW	0.10%	0.10%	Monthly	Monthly
Personal Savings	0.10%	0.10%	Daily	Monthly
Student Savings	0.10%	0.10%	Daily	Monthly

REQUIREMENTS FOR THE ABOVE ACCOUNTS:

Minimum deposit required for opening one of the above is \$50.00.
 Minimum deposit required for opening a Student Savings account is \$25.00.
 Balance required to earn the stated APY is \$.01.
 Fees may reduce earnings.

Account/Term	Interest Rate	Annual Percentage Yield	Interest Compounded	Interest Credited
1 Month CD (\$10,000.00 min)	0.10%	0.10%	Monthly	***
1 Month CD (\$50,000.00 min)	0.10%	0.10%	Monthly	***
1 Month CD (\$100,000.00 min)	0.10%	0.10%	Monthly	***
90 Day CD/IRA Savings	0.15%	0.15%	Monthly	***
5 Month CD	0.30%	0.30%	Monthly	***
6 Month CD	0.30%	0.30%	Monthly	***
9 Month CD	0.40%	0.40%	Monthly	***
1 Year CD	0.40%	0.40%	Monthly	***
15 Month CD	0.40%	0.40%	Monthly	***
18 Month CD	0.40%	0.40%	Monthly	***
22 Month CD	0.40%	0.40%	Monthly	***
2 Year CD	0.45%	0.45%	Monthly	***
3 Year CD	0.50%	0.50%	Monthly	***
4 Year CD	0.75%	0.75%	Monthly	***
5 Year CD	1.50%	1.50%	Monthly	***

***Interest will be credited to your account or paid to you monthly, quarterly, semiannually, annually, or at maturity as agreed upon.

CERTIFICATE OF DEPOSIT DISCLOSURE

RATE INFORMATION:

The annual percentage yield assumes interest remains on deposit until maturity. A withdrawal will reduce earnings. Interest begins to accrue on the business day of your deposit.

MINIMUM BALANCE REQUIREMENTS:

All Certificates of Deposit require a \$500.00 minimum deposit unless otherwise stated. You must maintain a minimum balance of \$500.00 in your account everyday to obtain the annual percentage yield as disclosed unless otherwise stated.

BALANCE COMPUTATION METHOD:

We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

TRANSACTIONS LIMITATIONS:

After the account is opened, you may not make deposits into or withdrawals from the account until the maturity date.

EARLY WITHDRAWAL PENALTIES ARE AS FOLLOWS:

Seven days interest on the amount withdrawn if the withdrawal is made within the first six days after the deposit on Certificate of Deposit of seven days or less.
 One month interest on Certificates of Deposit of 6 months or less.
 Three months interest on Certificates of Deposit over 6 months, but less than 2-1/2 years.
 Six months interest on Certificates of Deposit of 2-1/2 years, but less than 5 years.
 Twenty-four months interest on Certificates of Deposit of 60 months or greater.

RENEWAL POLICY:

Automatically renewable Certificates of Deposit will renew at maturity. You will have ten (10) calendar days after the maturity date to withdraw the funds without penalty.
 Non-Automatically renewable Certificates of Deposit will not renew at maturity. If you do not renew your Certificate of Deposit, it will not earn interest after maturity.