



Effective: 4/2/2021
St. Elmo, Illinois

Rates & Terms

CHECKING ACCOUNT RATES

	Rate	APY*	Minimum to Open
Business Plus		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	0.50%	0.50%	

MONEY MARKET ACCOUNT RATES

	Rate	APY*	Minimum 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	0.20%	0.20%	
InvestmentONE			\$15,000
\$0-\$24,999	0.00%	0.00%	
\$25,000-\$49,999	0.40%	0.40%	
\$50,000 and above	0.60%	0.60%	
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	0.20%	0.20%	

Earnings Credit Rate	0.25%
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SAVINGS ACCOUNT RATES

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

HEALTH SAVINGS ACCOUNT RATES

	Rate	APY*	Minimum 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%	

FIXED RATE CD AND IRA RATES

	Rate	APY*	Minimum Balance
91 Days	0.30%	0.30%	\$1,000
182 Days	0.35%	0.35%	\$1,000
9 Month	0.40%	0.40%	\$1,000
12 Month	0.50%	0.50%	\$1,000
15 Month	0.50%	0.50%	\$1,000
16 Month	0.50%	0.50%	\$1,000
18 Month	0.55%	0.55%	\$1,000
24 Month	0.60%	0.60%	\$1,000
30 Month	0.70%	0.70%	\$1,000
36 Month	0.80%	0.80%	\$1,000
48 Month	0.90%	0.90%	\$1,000
60 Month	0.90%	0.90%	\$1,000

*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 Flex Plus Savings account.

Additional information available from any of our Customer Service Specialists.

Products and rates may vary by region.

For 24 Hour Banking, log on to Ultimate Access at www.unitedfidelity.com; or bank by phone at 1-866-3ANYTIME (866-326-9846)

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