

# Tiered Rates Schedule

HOME LOAN STATE BANK  
205 NORTH 4TH STREET  
GRAND JUNCTION, CO 81501  
<http://www.hlsb.com>

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## Heritage Checking

Tiering method A - The Interest rate will be paid at the interest rate shown for the entire balance in the account.

If the average daily balance is more than or equal to \$500.00 but less than or equal to \$5,000.00, the interest rate paid on your account will be 0.05 % with an annual percentage yield (APY) of 0.05 % .

If the average daily balance is more than or equal to \$5,000.01 but less than or equal to \$999,999.99, the interest rate paid on your account will be 0.10 % with an annual percentage yield (APY) of 0.10 % .