



Personal and Business Interest Bearing Accounts  
Rates effective: 12/14/2017 - 12/20/2017

### Checking and Savings Account

	Balances	Interest Rate	Annual Percentage Yield
<b>Legacy Checking*</b> \$500 Minimum Balance required to earn interest Available to individuals and sole proprietors	\$500 - \$4,999.99	0.10%	0.10%
	\$5,000 - \$9,999.99	0.15%	0.15%
	≥ \$10,000	0.15%	0.15%
<b>Heritage Checking</b> \$500 Minimum Balance required to earn interest	\$500 - \$4,999.99	0.05%	0.05%
	≥ \$5,000	0.10%	0.10%
<b>Regular Savings*</b> \$100 Minimum Balance Requirement to avoid a service charge and earn interest	\$100 and over	0.15%	0.15%
<b>Health Savings Account</b> \$750 Minimum Balance Requirement to avoid a service charge and earn interest	\$750 - \$2,499.99	0.15%	0.15%
	≥ \$2,500	0.50%	0.50%
<b>Money Market Account*</b> \$2500 Minimum Balance Requirement to avoid a service charge \$100 Minimum Balance required to earn interest	\$100 - \$2,499.99	0.10%	0.10%
	\$2,500 - \$99,999.99	0.20%	0.20%
	≥ \$100,000	0.25%	0.25%
<b>Premier Asset Account*</b> \$20,000 Minimum Balance Requirement to avoid a service charge. \$100 Minimum Balance required to earn interest	\$100 - \$19,999.99	0.25%	0.25%
	\$20,000 - \$49,999.99	0.30%	0.30%
	\$50,000 - \$99,999.99	0.35%	0.35%
	≥ \$100,000	0.40%	0.40%

\*Any fees associated with this account may reduce earnings

APY on Checking Accounts and Money Markets based on compounding monthly, APY on Savings Accounts based on compounding quarterly.

Checking, Savings, and Money Market accounts are variable rate accounts and are subject to a rate change after the account is opened.

### Certificates of Deposit

	Term	Interest Rate	Annual Percentage Yield
<b>Certificates of Deposit</b> \$1,000 Minimum Opening Deposit	6 month	0.15%	0.15%
	1 year	0.20%	0.20%
	2 year	0.40%	0.40%
	3 year	0.50%	0.50%
	4 year	0.65%	0.65%
	5 year	0.90%	0.90%
<b>Hybrid CD***</b> \$100 Minimum Opening Deposit	6 months	0.15%	0.15%
	1 year	0.20%	0.20%
	2 year	0.40%	0.40%
<b>Legacy CD</b> (Available to our Legacy Customers) \$10,000 Minimum Opening Deposit	6 month	0.25%	0.25%
	1 year	0.30%	0.30%
	2 year	0.50%	0.50%
	3 year	0.60%	0.60%
	4 year	0.75%	0.75%
	5 year	1.00%	1.01%

A penalty will be imposed for early withdrawal for all Certificates of Deposit. APY based on interest compounding quarterly on all CDs.

\*\* The penalty is 90 days interest for 6 month, 1 year and 2 year terms. The penalty is 180 days interest for 3 year, 4 year and 5 year terms.

The Interest Rates and APYs may change every Thursday and at the first of the month.  
For current rate information contact Home Loan State Bank:  
205 North 4th Street  
Grand Junction, CO 81501  
(970)243-6600 or (800)576-6428  
www.hlsb.com

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