

PLATTE VALLEY BANK DEPOSIT RATES

This Rate Chart contains information about interest rates and annual percentage yields for some of the accounts we offer.

ACCOUNT PRODUCT NAME	MINIMUM OPENING DEPOSIT	INTEREST RATE	ANNUAL PERCENTAGE YIELD (APY)
30 DAY CERTIFICATE OF DEPOSIT*	\$1,000.00	0.149%	0.15%
• All Balances			
• The minimum balance required to obtain the APY is \$1,000.00.			
60 DAY CERTIFICATE OF DEPOSIT*	\$1,000.00	0.149%	0.15%
• All Balances			
• The minimum balance required to obtain the APY is \$1,000.00.			
90 DAY CERTIFICATE OF DEPOSIT*	\$1,000.00	0.199%	0.20%
• All Balances			
• The minimum balance required to obtain the APY is \$1,000.00.			
4 MONTH CERTIFICATE OF DEPOSIT*	\$1,000.00	0.199%	0.20%
<i>(NO LONGER AVAILABLE)</i>			
• All Balances			
• The minimum balance required to obtain the APY is \$1,000.00.			
182 DAY CERTIFICATE OF DEPOSIT*	\$1,000.00	0.248%	0.25%
• All Balances			
• The minimum balance required to obtain the APY is \$1,000.00.			
7 MONTH CERTIFICATE OF DEPOSIT*	\$1,000.00	0.249%	0.25%
<i>(NO LONGER AVAILABLE)</i>			
• All Balances			
• The minimum balance required to obtain the APY is \$1,000.00.			
7 MONTH CERTIFICATE OF DEPOSIT W/ ADD'L RELATIONSHIP*	\$1,000.00	0.249%	0.25%
<i>(NO LONGER AVAILABLE)</i>			
• All Balances			
• The minimum balance required to obtain the APY is \$1,000.00.			
9 MONTH CERTIFICATE OF DEPOSIT*	\$1,000.00	0.249%	0.25%
<i>(NO LONGER AVAILABLE)</i>			
• All Balances			
• The minimum balance required to obtain the APY is \$1,000.00.			
11 MONTH CERTIFICATE OF DEPOSIT*	\$1,000.00	0.249%	0.25%
<i>(NO LONGER AVAILABLE)</i>			
• All Balances			
• The minimum balance required to obtain the APY is \$1,000.00.			
1 YEAR CERTIFICATE OF DEPOSIT*	\$1,000.00	0.499%	0.50%
• All Balances			
• The minimum balance required to obtain the APY is \$1,000.00.			
13 MONTH CERTIFICATE OF DEPOSIT*	\$1,000.00	0.499%	0.50%
<i>(NO LONGER AVAILABLE)</i>			
• All Balances			
• The minimum balance required to obtain the APY is \$1,000.00.			
18 MONTH CERTIFICATE OF DEPOSIT*	\$1,000.00	0.699%	0.70%
• All Balances			
• The minimum balance required to obtain the APY is \$1,000.00.			
21 MONTH CERTIFICATE OF DEPOSIT*	\$1,000.00	1.097%	1.10%
<i>(NO LONGER AVAILABLE)</i>			
• All Balances			
• The minimum balance required to obtain the APY is \$1,000.00.			
2 YEAR CERTIFICATE OF DEPOSIT*	\$1,000.00	0.997%	1.00%
• All Balances			
• The minimum balance required to obtain the APY is \$1,000.00.			
30 MONTH CERTIFICATE OF DEPOSIT*	\$1,000.00	1.255%	1.26%
<i>(Available to PVB Customers w/Existing Checking Relationship)</i>			
• All Balances			
• The minimum balance required to obtain the APY is \$1,000.00.			
3 YEAR CERTIFICATE OF DEPOSIT*	\$1,000.00	1.097%	1.10%
• All Balances			
• The minimum balance required to obtain the APY is \$1,000.00.			
4 YEAR CERTIFICATE OF DEPOSIT*	\$1,000.00	1.540%	1.55%
• All Balances			
• The minimum balance required to obtain the APY is \$1,000.00.			
5 YEAR CERTIFICATE OF DEPOSIT*	\$1,000.00	1.645%	1.65%
• All Balances			
• The minimum balance required to obtain the APY is \$1,000.00.			
IRA 18 MONTH VARIABLE RATE CD*	\$100.00	0.699%	0.70%
• All Balances			
• The minimum balance required to obtain the APY is \$100.00.			
Step-Up Option is available on Certificates of Deposit w/ terms of 18 months and over. (Reduce Rate and APY by .05%) * A penalty may be imposed for early withdrawal.			

Fees could reduce the earnings on the account. Interest Rates and Annual Percentage Yields are current as of February 2, 2012
 For current rate information, call (816) 858-5400.

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ACCOUNT PRODUCT NAME	MINIMUM OPENING DEPOSIT	INTEREST RATE	ANNUAL PERCENTAGE YIELD (APY)
NOW ACCOUNT	\$100.00	0.10%	0.10%
• All Balances			
• The minimum balance required to obtain the APY is \$1,000.00.			
SUPER NOW ACCOUNT/GENERATIONS GOLD SUPER NOW	\$100.00	0.10%	0.10%
• All Balances			
• The interest rate and annual percentage yield may change after account opening.			
• The minimum balance required to obtain the APY is \$1,000.00.			
ADVANTAGE CHECKING	\$50.00		
• Daily Balances of:			
\$.01 - \$ 25,000.00		0.1990%	0.20%
\$ 25,000.01 and up		0.10%	0.10%
If the following requirements are not met: 20 MasterMoney signature based debit transaction, 1 Direct Deposit or ACH auto debit, receive e-Mail statements, and maintain a valid e-Mail address: All Balances		0.05%	0.05%
• The interest rate and annual percentage yield may change after account opening.			
• The minimum balance required to obtain the APY is \$.01			
CONSUMER MONEY MARKET	\$100.00		
• Daily Balances of:			
\$ 1,000.00 - \$ 24,999.99		0.15%	0.15%
\$ 25,000.00 - \$ 49,999.99		0.15%	0.15%
\$ 50,000.00 - \$ 99,999.99		0.199%	0.20%
\$100,000.00 - \$249,999.99		0.249%	0.25%
\$250,000.00 - \$499,999.99		0.299%	0.30%
\$500,000.00 and up		0.299%	0.30%
• The interest rate and annual percentage yield may change after account opening.			
• The minimum balance required to obtain the APY is \$1,000.00.			
PLATINUM MONEY MARKET ACCOUNT	\$10,000.00		
• Daily Balances of:			
up to \$9,999.99		0.000%	0.00%
\$ 10,000.00 - \$ 24,999.99		0.249%	0.25%
\$ 25,000.00 - \$ 49,999.99		0.299%	0.30%
\$ 50,000.00 - \$ 99,999.99		0.348%	0.35%
\$100,000.00 - \$249,999.99		0.449%	0.45%
\$250,000.00 and up		0.449%	0.45%
• The interest rate and annual percentage yield may change after account opening.			
• The minimum balance required to obtain the APY is \$10,000.00.			
COMMERCIAL/PUBLIC FUNDS MONEY MARKET	\$100.00		
• Daily Balances of:			
\$ 5,000.00 - \$ 49,999.99		0.10%	0.10%
\$ 50,000.00 - \$ 99,999.99		0.199%	0.20%
\$100,000.00 - \$199,999.99		0.299%	0.30%
\$200,000.00 - \$499,999.99		0.299%	0.30%
\$500,000.00 and up		0.299%	0.30%
• The interest rate and annual percentage yield may change after account opening.			
• The minimum balance required to obtain the APY is \$5,000.00.			
DOLLAR BILL CLUB	\$1.00	0.249%	0.25%
• All Balances			
• The interest rate and annual percentage yield may change after account opening.			
• The minimum balance required to obtain the APY is \$1.00.			
PVB SAVINGS	\$100.00	0.199%	0.20%
• All Balances			
• The interest rate and annual percentage yield may change after account opening.			
• The minimum balance required to obtain the APY is \$50.00.			
COMMERCIAL ANALYSIS			
• Earnings Allowance Rate		0.0455%	
• Negative Available Rate		7.25%	