

CURRENT RATES

**FIRST BANK AND TRUST COMPANY
315 E 4TH ST
MINDEN, NE 68959**

PRODUCT NAME	MINIMUM DEPOSIT	INTEREST RATE	ANNUAL PERCENTAGE YIELD
90 DAY CERTIFICATE OF DEPOSIT*	\$500.00	1.51	1.52
182 DAY CERTIFICATE OF DEPOSIT*	\$500.00	2.71	2.73
12 MONTH CERTIFICATE OF DEPOSIT*	\$500.00	2.71	2.74
24 MONTH CERTIFICATE OF DEPOSIT*	\$500.00	2.51	2.53
36 MONTH CERTIFICATE OF DEPOSIT*	\$500.00	2.51	2.53
SAVINGS ACCOUNT		.21	.21
The interest rate and annual percentage yield may change after account opening.			
CASH MANAGER	\$1,000.00	1.00	1.00
MONEY MARKET ACCOUNT	\$10,000.00	1.00	1.00
AND	\$25,000.00	1.10	1.11
HEALTH SAVINGS ACCOUNT	\$50,000.00	1.30	1.31
	\$100,000.00	1.50	1.51
The interest rate and annual percentage yield may change after account opening.			
The minimum balance required to obtain the APY is \$1,000.00.			
ELITE CHECKING ACCOUNT		.06	.06
The interest rate and annual percentage yield may change after account opening.			
The minimum balance required to obtain the APY is \$2,500.00.			
EXCLUSIVE CHECKING ACCOUNT		.06	.06
The interest rate and annual percentage yield may change after account opening.			
No minimum balance required to obtain the APY.			
IRA	\$0.01	1.51	1.52
	\$100,000.00	1.71	1.72
The interest rate and annual percentage yield may change after account opening.			

* 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, 2026.
For current rate information call (308) 832-2030.**

**Member
FDIC**