

## 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	3.25	3.28
12 MONTH CERTIFICATE OF DEPOSIT*	\$500.00	3.25	3.29
24 MONTH CERTIFICATE OF DEPOSIT*	\$500.00	2.51	2.53
36 MONTH CERTIFICATE OF DEPOSIT*	\$500.00	2.75	2.78
SAVINGS ACCOUNT		.21	.21
The interest rate and annual percentage yield may change after account opening.			
CASH MANAGER	\$1,000.00	1.10	1.11
MONEY MARKET ACCOUNT	\$10,000.00	1.10	1.11
	\$25,000.00	1.20	1.21
	\$50,000.00	1.40	1.41
	\$100,000.00	1.60	1.61
The interest rate and annual percentage yield may change after account opening.			
The minimum balance required to obtain the APY is \$1,000.00.			
NOW ACCOUNT		.06	.06
The interest rate and annual percentage yield may change after account opening.			
The minimum balance required to obtain the APY is \$1,000.00.			
FIRST CLASSIC ACCOUNT		.06	.06
The interest rate and annual percentage yield may change after account opening.			
PRESIDENT'S CLUB		.06	.06
The interest rate and annual percentage yield may change after account opening.			
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 August 19, 2025.**  
**For current rate information call (308) 832-2030.**

**Member  
FDIC**