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 November 3, 2026.
For current rate information call (308) 832-2030.

Member
FDIC