**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 10, 2026.**
**For current rate information call (308) 832-2030.**

**Member**
**FDIC**