



# DEPOSIT RATE CHART

effective 11-23-09

			INTEREST RATE	ANNUAL PERCENTAGE YIELD (APY)	COMPOUNDING METHOD		
<b>SUPER NOW ACCOUNT*</b>							
\$	500.00	.....	\$	9,999.99	0.10%	0.10%	MONTHLY
\$	10,000.00	.....	\$	19,999.99	0.10%	0.10%	MONTHLY
\$	20,000.00	.....	\$	49,999.99	0.35%	0.35%	MONTHLY
\$	50,000.00	.....	OR MORE		0.60%	0.60%	MONTHLY
* BUSINESS SUPER NOW, IOLTA/IBRETA SUPER NOW & BASIC PLUS ACCOUNTS REQUIRE \$1,000.00 MINIMUM							
<b>STERLING CHECKING</b>							
\$	5,000.00	.....	\$	24,999.99	0.25%	0.25%	MONTHLY
\$	25,000.00	.....	\$	74,999.99	0.75%	0.75%	MONTHLY
\$	75,000.00	.....	OR MORE		1.00%	1.00%	MONTHLY
<b>MONEY MARKET</b>							
\$	0.01	.....	\$	999.99	0.10%	0.10%	MONTHLY
\$	1,000.00	.....	\$	9,999.99	0.10%	0.10%	MONTHLY
\$	10,000.00	.....	\$	19,999.99	0.10%	0.10%	MONTHLY
\$	20,000.00	.....	\$	49,999.99	0.35%	0.35%	MONTHLY
\$	50,000.00	.....	OR MORE		0.60%	0.60%	MONTHLY
<b>PROGRESSIVE MONEY MARKET</b>							
\$	0.01	.....	\$	9,999.99	0.25%	0.25%	MONTHLY
\$	10,000.00	.....	\$	49,999.99	0.60%	0.60%	MONTHLY
\$	50,000.00	.....	\$	99,999.99	0.85%	0.85%	MONTHLY
\$	100,000.00	.....	OR MORE		1.09%	1.10%	MONTHLY
<b>HEALTH SAVINGS ACCOUNT</b>							
\$	50.00	....	\$	999.99	0.25%	0.25%	MONTHLY
\$	1,000.00	....	\$	9,999.99	0.35%	0.35%	MONTHLY
\$	10,000.00	....	\$	24,999.99	0.85%	0.85%	MONTHLY
\$	25,000.00	....	OR MORE		1.09%	1.10%	MONTHLY
<b>PRIME SAVINGS</b>							
\$	0.01	....	\$	4,999.99	0.25%	0.25%	MONTHLY
\$	5,000.00	...	OR MORE		1.625%	1.63%	MONTHLY
<b>SAVINGS ACCOUNTS</b>							
SAVINGS					0.25%	0.25%	QUARTERLY
JUNIOR SAVERS					0.25%	0.25%	QUARTERLY
MINOR					0.25%	0.25%	QUARTERLY
CLUB ACCOUNTS					0.25%	0.25%	SIMPLE INTEREST
<b>CERTIFICATES OF DEPOSIT</b>							
3 MONTH	\$	2,500.00			0.60%	0.60%	QUARTERLY
6 MONTH	\$	2,500.00			0.80%	0.80%	SEMI-ANNUALLY
9 MONTH	\$	1,000.00			0.95%	0.95%	SIMPLE INTEREST
12 MONTH	\$	1,000.00			1.15%	1.15%	QUARTERLY
12 MONTH Add-on**	\$	100.00			0.50%	0.50%	QUARTERLY
15 MONTH	\$	1,000.00			1.24%	1.25%	QUARTERLY
18 MONTH	\$	1,000.00			1.24%	1.25%	QUARTERLY
18 MONTH IRA PB**	\$	100.00			1.25%	1.25%	SEMI-ANNUALLY
<b>19 MONTH</b>	<b>\$</b>	<b>10,000.00</b>			<b>1.74%</b>	<b>1.75%</b>	<b>QUARTERLY</b>
24 MONTH	\$	1,000.00			1.54%	1.55%	QUARTERLY
24 MONTH OPTION**	\$	5,000.00			1.69%	1.70%	QUARTERLY
30 MONTH	\$	1,000.00			1.74%	1.75%	QUARTERLY
<b>30 MONTH STEP **</b>	<b>\$</b>	<b>10,000.00</b>			<b>overall APY</b>	<b>2.35%</b>	<b>SEMI-ANNUALLY</b>
36 MONTH	\$	1,000.00			2.08%	2.10%	QUARTERLY
36 MONTH OPTION**	\$	5,000.00			1.99%	2.00%	QUARTERLY
48 MONTH	\$	1,000.00			2.33%	2.35%	QUARTERLY
60 MONTH	\$	1,000.00			2.97%	3.00%	QUARTERLY
60 MONTH DREAM**	\$	500.00			2.33%	2.35%	QUARTERLY
ODD TERM	\$	1,000.00			TO BE DETERMINED UPON ACCOUNT OPENING		

**MARINETTE**  
 1820 Hall Avenue  
 Marinette, WI 54143  
 715-732-1732  
 Lobby Hours  
 Mon-Fri 8:00 - 5:00  
 Drive-Up Hours  
 Mon-Fri 8:00 - 6:00  
 Sat 8:00 - 1:00  
 24 Hour ATM

**MEMONIEE**  
 1111 Tenth Street  
 Menominee, MI 49858  
 906-863-2526  
 Lobby Hours  
 Mon-Fri 8:00 - 5:00  
 Sat 8:00 - 3:00  
 Drive-Up Hours  
 Mon-Fri 8:00 - 6:00  
 Sat 8:00 - 3:00  
 Sun 10:00 - 2:00  
 24 Hour ATM

**OCONTO**  
 101 Bralick Way  
 Oconto, WI 54153  
 920-834-7628  
 Lobby Hours  
 Mon-Thurs 8:00 - 5:00  
 Fri 8:00 - 6:00  
 Drive-Up Hours  
 Mon-Fri 8:00 - 5:00  
 Fri 8:00 - 6:00  
 Sat 7:30 - 11:30  
 24 Hour ATM

www.snbtc.com  
 bank@snbt.com

Bankline:  
 800-924-9796

**Security Plus**

**Identity Theft:**  
 It's only difficult for the victims.

Identity thieves can put pieces of your identity together faster than you think.

**\*\* SPECIAL ACCOUNT FEATURES:**  
12 MONTH ADD-ON - ADDITIONS ALLOWED ANY TIME, ANY AMOUNT  
18 MONTH IRA PB-ADDITIONS ALLOWED (\$25 MIN, 4/MO)  
24 MONTH OPTION-ONE RATE CHANGE, PERMITS ADDITIONS (\$500 MIN, 1/MO)  
36 MONTH OPTION-ONE RATE CHANGE, PERMITS ADDITIONS (\$500 MIN, 1/MO DURING 1ST TWO YRS)  
 WITHDRAWALS ARE PERMITTED 1/YEAR WITHOUT PENALTY. MAX WITHDRAWALS MAY NOT EXCEED 1/2 OF OPENING BALANCE. MUST MAINTAIN \$5000.00 MIN BALANCE  
60 MONTH DREAM-ONE RATE CHANGE, ADDITIONS ALLOWED (\$25 MIN, 4/MO, MAX \$500/MO)  
30 MONTH STEP-REFER TO DISCLOSURE FOR ACCOUNT FEATURES  
 A PENALTY MAY BE IMPOSED FOR EARLY WITHDRAWAL. FEES COULD REDUCE THE EARNINGS  
 RATES SUBJECT TO CHANGE.