

			INTEREST RATE	ANNUAL PERCENTAGE YIELD (APY)	COMPOUNDING METHOD		
SUPER NOW ACCOUNT*							
\$	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

			INTEREST RATE	ANNUAL PERCENTAGE YIELD (APY)	COMPOUNDING METHOD		
STERLING CHECKING							
\$	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

			INTEREST RATE	ANNUAL PERCENTAGE YIELD (APY)	COMPOUNDING METHOD		
PROGRESSIVE MONEY MARKET							
\$	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

			INTEREST RATE	ANNUAL PERCENTAGE YIELD (APY)	COMPOUNDING METHOD		
HEALTH SAVINGS ACCOUNT							
\$	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

			INTEREST RATE	ANNUAL PERCENTAGE YIELD (APY)	COMPOUNDING METHOD
SAVINGS ACCOUNTS					
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

			INTEREST RATE	ANNUAL PERCENTAGE YIELD (APY)	COMPOUNDING METHOD
CERTIFICATES OF DEPOSIT					
3 MONTH	\$	2,500.00	0.35%	0.35%	QUARTERLY
6 MONTH	\$	2,500.00	0.55%	0.55%	SEMI-ANNUALLY
9 MONTH	\$	1,000.00	0.70%	0.70%	SIMPLE INTEREST
11 MONTH	\$	10,000.00	1.05%	1.05%	QUARTERLY
12 MONTH	\$	1,000.00	0.90%	0.90%	QUARTERLY
12 MONTH Add-on**	\$	100.00	0.40%	0.40%	QUARTERLY
15 MONTH	\$	1,000.00	0.90%	0.90%	QUARTERLY
18 MONTH	\$	1,000.00	0.90%	0.90%	QUARTERLY
18 MONTH IRA PB**	\$	100.00	0.90%	0.90%	SEMI-ANNUALLY
19 MONTH	\$	10,000.00	1.15%	1.15%	QUARTERLY
24 MONTH	\$	1,000.00	1.10%	1.10%	QUARTERLY
24 MONTH OPTION**	\$	5,000.00	1.00%	1.00%	QUARTERLY
30 MONTH	\$	1,000.00	1.19%	1.20%	QUARTERLY
30 MONTH STEP **	\$	10,000.00	overall APY	1.50%	SEMI-ANNUALLY
36 MONTH	\$	1,000.00	1.44%	1.45%	QUARTERLY
36 MONTH OPTION**	\$	5,000.00	1.34%	1.35%	QUARTERLY
48 MONTH	\$	1,000.00	1.69%	1.70%	QUARTERLY
60 MONTH	\$	1,000.00	2.33%	2.35%	QUARTERLY
60 MONTH STEP **	\$	5,000.00	overall APY	2.50%	SEMI-ANNUALLY
60 MONTH DREAM**	\$	500.00	1.84%	1.85%	QUARTERLY
ODD TERM	\$	1,000.00	TO BE DETERMINED UPON ACCOUNT OPENING		

**** 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 & 60 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.

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

MENOMINEE
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.snb.com
bank@snbt.com

Bankline:
800-924-9796



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