



Deposit Rates Effective– November 7, 2018

Rates are subject to change without notice.

For current rates contact us at 410-827-8881 or visit <https://www.queenstownbank.com>.

CHECKING AND SAVINGS ACCOUNTS

	Minimum Deposit	Interest Rate	Annual Percentage Yield
Regular Savings*	\$ 20.00	0.10%	0.10%
Savings Club ^	\$ 10.00	0.50%	0.50%
Money Market Savings*	\$2,500.00		
For Balances up to \$49,999.99		0.10%	0.10%
For Balances over \$50,000.00		0.25%	0.25%
IRA Savings Account*	\$ 20.00	0.55%	0.55%
Now Checking*	\$1,000.00	0.10%	0.10%
Super Now Checking*	\$2,500.00	0.10%	0.10%

^Early withdrawal penalty and loss of accrued interest will be imposed if account is closed prior to maturity. Maximum \$500.00 deposit per business day. Annual quoted rate will remain in effect through maturity.

*The interest rate and annual percentage yield may change after account opening.

Interest is paid on all balances.

Fees could reduce earnings on accounts.

CERTIFICATES OF DEPOSIT

	Minimum Deposit	Rate	Annual Percentage Yield for Compounded CD's***
3 Month Certificate*	\$500.00	0.15%	0.15%
6 Month Certificate*	\$500.00	0.25%	0.25%
12 Month Certificate*	\$500.00	0.40%	0.40%
15 Month Certificate*	\$500.00	1.25%	1.25%
18 Month Certificate*	\$500.00	0.50%	0.50%
24 Month Certificate*	\$500.00	2.04%	2.05%
30 Month RAD** Certificate* (1 Bump)	\$500.00	1.25%	1.25%
48 Month Certificate*			
For Balances up to \$99,999.99	\$500.00	1.55%	1.56%
For Balances over \$100,000.00		1.70%	1.71%
3 Year RAD** Certificate* (1 Bump)	\$500.00	0.60%	0.60%
4 Year RAD** Certificate* (1 Bump)	\$500.00	0.70%	0.70%
5 Year RAD** Certificate* (1 Bump)			
For Balances up to \$99,999.99	\$500.00	0.90%	0.90%
For Balances over \$100,00.00		1.05%	1.05%

*Interest is paid on all balances.

**On RAD (Rate Adjustable Deposit) Certificates, the interest rate and annual percentage yield may change after account opening upon the customers written request to change the rate as indicated above.

***Annual percentage yield on compounded certificates assumes that interest will remain in the certificate for the full term. You may have your interest paid to you periodically if you prefer, but the annual percentage yield will change if you do this. Interest can be paid to you periodically by either check or by electronic transfer.

15 and 18 Month CD - after the first 7 days following account opening, one withdrawal of either all or part of the account will be allowed with no penalty. After this one withdrawal, normal penalties will be assessed for any additional withdrawals prior to account maturity.

A substantial early withdrawal penalty may be imposed on all time accounts if closed prior to maturity. Fees or penalties could reduce earnings on accounts.

INDIVIDUAL RETIREMENT ACCOUNTS

All of the certificates above are available to our IRA customers. The IRA certificates will bear the same rates as provided above, but will only be available as compounded interest certificates. To determine the Annual Percentage Yield on our IRA certificates, please refer to the column above titled "Annual Percentage Yield for Compounded CD's". A substantial early withdrawal penalty may be imposed on all time accounts if closed prior to maturity. Fees or penalties could reduce earnings on accounts.

In addition to IRA certificates of deposit, IRA customers may also establish an IRA savings account. The required minimum balance on this account is \$20.00. The current rate on our IRA savings account is 0.55% and the Annual Percentage Yield is 0.55%.

All of our IRA Accounts are subject to the rules and regulations covering IRA Accounts as set by the Internal Revenue Service.





QUEENSTOWN
— BANK —

DEPOSIT RATES

Member
FDIC