

	Annual Percentage Yield	Interest Rate	Minimum Balance	Interest Compound	Early Withdrawal Penalty
<b>Certificates of Deposit*</b>					
30 Day CD (must be auto-renewable)	0.26%	0.25%	\$20,000	At Maturity	30 Days
31 Day CD	0.15%	0.15%	\$2,500	At Maturity	30 Days
91 Day CD	0.20%	0.20%	\$2,500	At Maturity	30 Days
182 Day CD (6 Month)	0.30%	0.30%	\$1,000	At Maturity	30 Days
1 Year CD	0.50%	0.50%	\$1,000	Semi-Annual	90 Days
2 Year CD	0.90%	0.90%	\$1,000	Semi-Annual	180 Days
3 Year CD	1.10%	1.10%	\$1,000	Semi-Annual	180 Days
4 Year CD	1.25%	1.25%	\$1,000	Semi-Annual	180 Days
5 Year CD	1.40%	1.40%	\$1,000	Semi-Annual	180 Days

*Interest Payment Crediting Options: \$5,000 or more – Quarterly; \$10,000 or more - Monthly*

<b>Individual Retirement Accounts*</b>					
1 ½ Years	0.50%	0.50%	\$1,000	Annually	180 Days
2 ½ Years	0.90%	0.90%	\$1,000	Annually	180 Days
3 ½ Years	1.10%	1.10%	\$1,000	Annually	180 Days
4 ½ Years	1.25%	1.25%	\$1,000	Annually	180 Days
*Variable Rate - May	0.28%	0.28%	\$100	Monthly	180 Days

*\*A penalty may be imposed for early withdrawal, fees may reduce earnings. Please see a Relationship Banker for more details.*

	Annual Percentage Yield	Interest Rate	Minimum Balance	Interest Compound
<b>Interest-Bearing Checking Accounts</b>				
New Horizons Checking and Glider New Horizons Checking**			\$1,000	Monthly
\$0 – 5,000	0.05%	0.05%		
\$5,001 – 25,000	0.10%	0.10%		
\$25,001 – 100,000	0.15%	0.15%		
\$100,001 – 250,000	0.20%	0.20%		
Over \$250,000	0.25%	0.25%		
Glider Checking**	0.05%	0.05%	None	Monthly
V-Flight Checking and Glider V-Flight Checking***			None	Monthly
When monthly qualifications are met:				
\$0 – 25,000	1.96%	1.95%		
Amount of balance over \$25,000	0.25%	0.25%		
Personal Money Market Deposit**	0.20%	0.20%	\$4,850	Monthly
Personal Money Market Deposit +40**	0.25%	0.25%	\$40,000	Monthly
Non Personal MMDA**	0.20%	0.20%	\$4,850	Monthly
Non Personal MMDA +40**	0.25%	0.25%	\$40,000	Monthly
<b>Savings Accounts</b>				
Statement Savings**	0.10%	0.10%	\$250	Monthly
Christmas Account (\$3,000 max)	0.25%	0.25%	None	At Maturity

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*\*\*Rates are variable and may be subject to change after the account is opened without notice. Fees may reduce earnings. Please see a Relationship Banker for more details and further account information and disclosures. \*\*\*Monthly qualifications to earn posted rate: ten signature based debit card transactions greater than \$10 each, one direct deposit or external automatic payment, one Internet Banking login, and receive statements electronically. Qualified automatic payments do not include recurring internal payments or transfers between accounts held at Horicon Bank. All qualifiers must post to the account within the monthly statement. No interest will be earned if monthly qualifiers are not met. Member FDIC*