



	Annual Percentage Yield	Interest Rate	Minimum Balance	Interest Compound	Early Withdrawal Penalty
<b>Certificates of Deposit and Individual Retirement Accounts*</b>					
30 Day CD (must be auto-renewable)	0.30%	0.30%	\$20,000	At Maturity	30 Days
31 Day CD	0.20%	0.20%	\$2,500	At Maturity	30 Days
91 Day CD	0.25%	0.25%	\$2,500	At Maturity	30 Days
182 Day CD (6 Month)	1.00%	1.00%	\$1,000	At Maturity	90 Days
1 Year CD	1.15%	1.15%	\$1,000	Semi-Annual	180 Days
2 Year CD	1.35%	1.35%	\$1,000	Semi-Annual	12 Months
3 Year CD	1.50%	1.50%	\$1,000	Semi-Annual	18 Months
4 Year CD	1.76%	1.75%	\$1,000	Semi-Annual	24 Months
5 Year CD	2.01%	2.00%	\$1,000	Semi-Annual	30 Months
<i>Interest Payment Crediting Options: \$5,000 or more – Quarterly; \$10,000 or more - Monthly</i>					
1 ½ Year IRA	1.15%	1.15%	\$1,000	Annually	180 Days
2 ½ Year IRA	1.35%	1.35%	\$1,000	Annually	12 Months
3 ½ Year IRA	1.50%	1.50%	\$1,000	Annually	18 Months
4 ½ Year IRA	1.75%	1.75%	\$1,000	Annually	24 Months
*Variable Rate	0.30%	0.30%	\$100	Monthly	180 Days
IRA Money Market	0.15%	0.15%	\$1,000	Monthly	n/a
<i>*A penalty may be imposed for early withdrawal; fees may reduce earnings. Please see a Customer Service Representative for more details.</i>					
<b>Interest-Bearing Checking, Money Market, and Savings Accounts</b>					
<b>New Horizons Checking **</b>			\$10,000 daily or \$50,000 combined loan and/or deposit balance	Monthly	
\$0 – 5,000.00	0.05%	0.05%			
\$5,000.01 – 25,000.00	0.10%	0.10%			
\$25,000.01 – 100,000.00	0.15%	0.15%			
\$100,000.01 – 250,000.00	0.25%	0.25%			
Over \$250,000.00	0.30%	0.30%			
<b>Glider Checking**</b>			None	Monthly	
\$0 – 5,000.00	0.05%	0.05%			
\$5,000.01 – 25,000.00	0.07%	0.07%			
\$25,000.01 – 100,000.00	0.10%	0.10%			
\$100,000.01 – 250,000.00	0.20%	0.20%			
Over \$250,000.00	0.25%	0.25%			
<b>V-Flight Checking and Glider V-Flight Checking ***</b>			None	Monthly	
Monthly qualifications are met					
\$0 – 25,000.00	1.51%	1.50%			
Amount of balance over \$25,000.00	0.15%	0.15%			
Monthly qualifications not met (entire bal)					
	0.01%	0.01%			
<b>Money Market Deposit**</b>			\$5,000	Monthly	
<b>Premium Money Market Deposit**</b>			\$25,000	Monthly	
\$0 – 25,000.00	0.15%	0.15%			
\$25,000.01 – 100,000.00	0.25%	0.25%			
\$100,000.01 – 250,000.00	0.30%	0.30%			
Over \$250,000.00	0.35%	0.35%			
<b>Statement Savings**</b>			\$250	Monthly	
<b>Christmas Account</b>			None	At Maturity	

\*\*Rates are variable and may be subject to change after the account is opened without notice. Fees may reduce earnings. Please see a Customer Service Representative for more details and further account information and disclosures. Money Market Accounts and Statement Savings available for personal and business. \*\*\*Monthly qualifications to earn posted interest rate must post and settle to the account within the monthly calendar statement cycle. Qualified external payments do not include reoccurring internal payments or transfers between accounts held at Horicon Bank. Fees may reduce earnings. See a V-Flight Checking FAQ for more details. Member FDIC