



Interest Rates
Effective 11/1/2020

INTEREST BEARING CHECKING ACCOUNTS		Rate Tiers	Interest Rate	Annual Percentage Yield - APY ***	Minimum to Open Account
Consumer Checking Accounts					
NOW Checking	\$1,000* & Over	0.05%	0.05%	\$1,000	
Business Checking Accounts					
Commercial IBA - Premium	Avg Monthly Bal >= \$50,000*	0.10%	0.10%	\$5,000	
Commercial IBA	Avg Monthly Bal >= \$5,000*	0.05%	0.05%	\$1,000	

SAVINGS ACCOUNTS		Rate Tiers (if applicable)	Interest Rate	Annual Percentage Yield (APY) ***	Minimum to Open Account
Consumer					
Christmas Savings	N/A	0.05%	0.05%	\$5	
FNB Kids Savers Club	N/A	0.05%	0.05%	\$10	
Consumer or Business					
Statement Savings	N/A	0.05%	0.05%	\$100	
Money Market - Tier 1	\$1,000* - \$2,499	0.05%	0.05%	\$2,500	
Tier 2	\$2,500* - \$24,999	0.10%	0.10%		
Tier 3	\$25,000* - \$49,999	0.15%	0.15%		
Tier 4	\$50,000* - \$99,999	0.20%	0.20%		
Tier 5	Over \$100,000*	0.25%	0.25%		

Time Deposits (Minimum* balance - \$500)	Certificates of Deposit		Individual Retirement Accounts (IRAs)	
Term**	Interest Rate	Annual Percentage Yield (APY) ***	Interest Rate	Annual Percentage Yield (APY) ***
91 - 181 days	0.10%	0.10%	N/A	N/A
182 - 364 days	0.10%	0.10%	0.10%	0.10%
1 year - 23 months	0.25%	0.25%	0.25%	0.25%
24 months - 35 months	0.40%	0.40%	0.40%	0.40%
36 months - 47 months	0.70%	0.70%	0.70%	0.70%
48 months - 59 months	0.80%	0.80%	0.80%	0.80%
60 months	0.90%	0.90%	0.90%	0.90%
Bank Specials				
9 month	0.15%	0.15%	N/A	N/A
18 month	0.30%	0.30%	N/A	N/A
30 month	0.45%	0.45%	N/A	N/A

*Minimum balance to obtain stated APY **Penalty for early withdrawal ***Fees may reduce earnings on this account
Rates are subject to change at any time without notice.



CD RATE BONUS SHEET

Effective Date: 11/1/2020

CD customers who open or renew a CD for a term equal to or greater than 12 months may qualify for a rate “bonus” in the following situations:

Customers can qualify for **UP TO THREE** of these:

	Bonus Amount
Existing Customer, Renewing	0.25%
Checking account with e-statement sign up with FNB:	0.15%
CD Interest automatically transferred to FNB DDA:	0.10%

Bonuses are cumulative (they can be added together). It is possible to get all three on any one CD. These pricing bonuses WOULD NOT apply to FNB “specials”.