



## Interest Rates

### Savings and Checking Accounts:

	Minimum to Open	APY	Interest Rate	Compounding Frequency
Savings*	\$50.00	0.10%	0.10%	Quarterly
N.O.W.*	\$750.00	0.07%	0.07%	Monthly
Super N.O.W.*	\$2,500.00	0.10%	0.10%	Monthly
IMMA*	\$1,000.00	0.25%	0.25%	Monthly
PREMIUM IMMA*	\$50,000.00	0.35%	0.35%	Monthly
HEALTH SAVINGS	\$1.00	0.50%	0.50%	Monthly
CHRISTMAS	\$1.00	0.35%	0.35%	At Closing

### Rates Effective: November 21, 2018

\*Interested paid on daily statement balance.

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

Fees could reduce earnings on the account.

### Certificates of Deposit:

	Minimum to Open	APY*	Interest Rate	Compounding Frequency**
CD 30-90 Days	\$5,000.00	0.90%	0.90%	Monthly
CD 182	\$5,000.00	1.00%	1.00%	Monthly
CD 1 Year	\$1,000.00	1.25%	1.25%	Monthly
CD 2 Years	\$1,000.00	1.56%	1.55%	Monthly
CD 3 Years	\$1,000.00	1.61%	1.60%	Monthly
CD 4 Years	\$1,000.00	1.26%	1.25%	Monthly
CD 5 Years	\$1,000.00	3.02%	3.00%	Monthly

### Rates Effective: November 21, 2018

\*Assumes reinvestment at same rate with monthly compounding.

\*\*\$10,000 minimum required for monthly or quarterly interest payment.

Lowest balances paid semi-annually.

### IRA's:

	Minimum	APY*	Interest Rate
Variable-No Maturity	\$100.00	0.15%	0.15%
1 Year Fixed	\$100.00	1.25%	1.25%
2 Year Fixed	\$100.00	1.56%	1.55%
3 Year Fixed	\$100.00	1.61%	1.60%
4 Year Fixed	\$100.00	1.25%	1.25%
5 Year Fixed	\$100.00	3.02%	3.00%
Variable-18 Month	\$100.00	0.75%	0.75%

### Rates Effective: November 21, 2018

\*Interest paid semi-annually on all IRA's.

Interest Rates and Annual Percentage Yields

Please note that rates are subject to change without notice. For more detailed information, you may call Farmers-Merchants Bank of Illinois at 217-379-4343 or Toll-Free at 888-379-4343. **A penalty may be imposed for early withdrawal.**

These rates reflect the Paxton, Melvin, and Piper City markets.

[Farmers-Merchants Bank of Illinois Disclosures](#)