



# The First Central National Bank

## Deposit Rates

Effective March 1, 2022

	APY	RATE	COMPOUNDING METHOD	MINIMUM OPENING BALANCE
<b>Certificates of Deposit **</b>				
182 Days	0.05%	0.05%	Daily	\$1,000.00
12 Months	0.05%	0.05%	"	"
15 Months	0.05%	0.05%	"	"
18 Months	0.05%	0.05%	"	"
24 Months	0.10%	0.10%	"	"
30 Months	0.15%	0.15%	"	"
48 Months	0.20%	0.20%	"	"
60 Months	0.25%	0.25%	"	"
				<b>MINIMUM BALANCE TO OBTAIN A.P.Y.</b>
<b>Other Deposit Accounts ***</b>				
N.O.W. Checking	0.05%	0.05%	"	\$1,000.00
Money Market ****	0.10%	0.10%	"	\$2,500.00
Super N.O.W. ****	0.10%	0.10%	"	"
Statement Savings	0.05%	0.05%	"	\$50.00
Individual Retirement Account	0.30%	0.30%	"	\$100.00
Health Savings Checking Accts.	0.05%	0.05%	"	\$1.00 - \$2,999.99
	0.15%	0.15%	"	\$3,000.00 - \$9,999.99
	0.25%	0.25%	"	\$10,000.00 or more

**We offer Kids Savers Savings Accounts.....Contact us for all the details.**

\*\* A penalty will be required for early withdrawal.

\*\*\* The interest rate and annual percentage yield may change. Fees or other conditions could reduce the earnings on these accounts.

\*\*\*\* If the balance of these accounts is from \$1.00 to \$2,499.99, the rate reverts back to regular N.O.W. rates  
This would mean an Annual Percentage Yield of 0.05% with a rate of 0.05%

A.P.Y. means Annual Percentage Yield

Rates subject to change at any time.

Call us at **937-663-4186** for more information.



Member  
**FDIC**

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St. Paris, Oh 43072  
937-663-4186

### Rosewood

11013 St. Rt. 29  
Rosewood, Oh 43070  
937-362-2591

### Christiansburg

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Christiansburg, Oh 45389  
937-857-9872