

RATES FOR CHECKING AND SAVINGS ACCOUNTS

Citizens Bank
Main Office
500 W. Broadway
Farmington, NM 87401
January 16, 2019

Rates listed below are for retail deposits only

Account Product Name	Minimum Opening Deposit	Minimum Balance to Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield
CITIZENS 50 PLUS CHECKING ^b	\$ 50.00		0.01%	0.01%
CITIZENS VIP PLUS CHECKING ^b	\$ 50.00		0.01%	0.01%
CITIZENS PREMIUM PLUS CHECKING ^b	\$ 50.00			
Daily Balances of:				
	up to \$1,499.99		0.03%	0.03%
	\$1,500.00-4,999.99		0.05%	0.05%
	\$5,000.00-14,999.99		0.10%	0.10%
	\$15,000.00-24,999.99		0.15%	0.15%
	\$25,000.00 and up		0.20%	0.20%
INVESTOR CHECKING ^b	\$ 50,000.00			
Daily Balances of:				
	up to \$2,499.99		0.05%	0.05%
	\$2,500.00-49,999.99		0.10%	0.10%
	\$50,000.00-99,999.99		0.60%	0.60%
	\$100,000.00-249,999.99		0.65%	0.65%
	\$250,000.00-499,999.99		0.75%	0.75%
	\$500,000.00 and up		0.85%	0.85%
CITIZENS BUSINESS CHECKING PLUS ^b	\$ 50.00			
Daily Balances of:				
	up to \$2,499.99		0.01%	0.01%
	\$2,500.00 and up		0.02%	0.02%
REGULAR SAVINGS ^b	\$ 100.00		0.05%	0.05%
CUSTODIAL SAVINGS ACCOUNT ^b			0.05%	0.05%
MARKET INTEREST SAVINGS ^b	\$ 2,500.00			
Daily Balances of:				
	up to \$100,000.00		0.10%	0.10%
	\$100,000.01 and up		0.20%	0.20%
CITIZENS PREMIER SAVINGS ^b	\$ 25,000.00			
Daily Balances of:				
	up to \$24,999.99		0.05%	0.05%
	\$25,000.00-99,999.99		0.25%	0.25%
	\$100,000.00-249,999.99		0.40%	0.40%
	\$250,000.00-499,999.99		0.55%	0.55%
	\$500,000.00 and up		0.70%	0.70%
BUSINESS PREMIUM SAVINGS ^b	\$ 2,500.00			
Daily Balances of:				
	up to \$99,999.99		0.05%	0.05%
	\$100,000.00-249,999.99		0.25%	0.25%
	\$250,000.00-499,999.99		0.30%	0.30%
	\$500,000.00 and up		0.35%	0.35%

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

**Fees could reduce the earnings on the account.
Interest Rates and Annual Percentage Yields are current as of 01-16-2019.
For current rate information call (505) 599-0100.**