

# RATES FOR TIME DEPOSITS

Citizens Bank  
Main Office  
500 W. Broadway  
Farmington, NM 87401  
October 1, 2018

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
3 MONTH FIXED RATE CERTIFICATE <sup>a</sup>	\$ 1,000.00		0.40%	0.40%
3 MONTH FIXED RATE IRA CERTIFICATE <sup>a</sup>	\$ 1,000.00		0.40%	0.40%
3 MONTH FIXED RATE JUMBO CERTIFICATE <sup>a</sup>	\$ 100,000.00			
Daily Balances of:				
	\$100,000.00-249,999.99		0.45%	0.45%
	\$250,000.00 and up		0.50%	0.50%
6 MONTH FIXED RATE CERTIFICATE <sup>a</sup>	\$ 1,000.00		0.40%	0.40%
6 MONTH FIXED RATE IRA CERTIFICATE <sup>a</sup>	\$ 1,000.00		0.40%	0.40%
6 MONTH FIXED RATE JUMBO CERTIFICATE <sup>a</sup>	\$ 100,000.00			
Daily Balances of:				
	\$100,000.00-249,999.99		0.45%	0.45%
	\$250,000.00 and up		0.50%	0.50%
12 MONTH FIXED RATE CERTIFICATE <sup>a</sup>	\$ 1,000.00		0.65%	0.65%
12 MONTH FIXED RATE IRA CERTIFICATE <sup>a</sup>	\$ 1,000.00		0.65%	0.65%
12 MONTH FIXED RATE JUMBO CERTIFICATE <sup>a</sup>	\$ 100,000.00			
Daily Balances of:				
	\$100,000.00-249,999.99		0.70%	0.70%
	\$250,000.00 and up		0.75%	0.75%
17 MONTH CD SPECIAL <sup>a</sup>	\$ 5,000.00		0.80%	0.80%
17 MONTH JUMBO CD SPECIAL <sup>a</sup>	\$ 100,000.00		0.80%	0.80%
2 YEAR FIXED RATE CERTIFICATE <sup>a</sup>	\$ 1,000.00		0.75%	0.75%
2 YEAR FIXED RATE IRA CERTIFICATE <sup>a</sup>	\$ 1,000.00		0.75%	0.75%
2 YEAR FIXED RATE JUMBO CERTIFICATE <sup>a</sup>	\$ 100,000.00			
Daily Balances of:				
	\$100,000.00-249,999.99		0.80%	0.80%
	\$250,000.00 and up		0.85%	0.85%
3 YEAR FIXED RATE CERTIFICATE <sup>a</sup>	\$ 1,000.00		0.95%	0.95%
3 YEAR FIXED RATE IRA CERTIFICATE <sup>a</sup>	\$ 1,000.00		0.95%	0.95%
3 YEAR FIXED RATE JUMBO CERTIFICATE <sup>a</sup>	\$ 100,000.00			
Daily Balances of:				
	\$100,000.00-249,999.99		1.00%	1.00%
	\$250,000.00 and up		1.05%	1.05%
48 MONTH FIXED RATE CERTIFICATE <sup>a</sup>	\$ 1,000.00		1.25%	1.26%
48 MONTH FIXED RATE IRA CERTIFICATE <sup>a</sup>	\$ 1,000.00		1.25%	1.26%
48 MONTH FIXED RATE JUMBO CERTIFICATE <sup>a</sup>	\$ 100,000.00			
Daily Balances of:				
	\$100,000.00-249,999.99		1.30%	1.31%
	\$250,000.00 and up		1.35%	1.36%
60 MONTH FIXED RATE CERTIFICATE <sup>a</sup>	\$ 1,000.00		1.50%	1.51%
60 MONTH FIXED RATE IRA CERTIFICATE <sup>a</sup>	\$ 1,000.00		1.50%	1.51%
60 MONTH FIXED RATE JUMBO CERTIFICATE <sup>a</sup>	\$ 100,000.00			
Daily Balances of:				
	\$100,000.00-249,999.99		1.55%	1.56%
	\$250,000.00 and up		1.60%	1.61%
VARIABLE RATE IRA CERTIFICATE <sup>a, b</sup>	\$ 100.00		0.65%	0.65%

a) A penalty may be imposed for early withdrawal.

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 10-01-2018.  
For current rate information call (505) 599-0100.**

**Member  
FDIC**