

RATES FOR TIME DEPOSITS

Citizens Bank
Main Office
500 W. Broadway
Farmington, NM 87401
March 16, 2020

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 ^a | \$ 1,000.00 | | 0.06% | 0.06% |
| 3 MONTH FIXED RATE IRA CERTIFICATE ^a | \$ 1,000.00 | | 0.06% | 0.06% |
| 3 MONTH FIXED RATE JUMBO CERTIFICATE ^a | \$ 100,000.00 | | | |
| Daily Balances of: | | | | |
| | \$100,000.00-249,999.99 | | 0.11% | 0.11% |
| | \$250,000.00 and up | | 0.16% | 0.16% |
| 6 MONTH FIXED RATE CERTIFICATE ^a | \$ 1,000.00 | | 0.10% | 0.10% |
| 6 MONTH FIXED RATE IRA CERTIFICATE ^a | \$ 1,000.00 | | 0.10% | 0.10% |
| 6 MONTH FIXED RATE JUMBO CERTIFICATE ^a | \$ 100,000.00 | | | |
| Daily Balances of: | | | | |
| | \$100,000.00-249,999.99 | | 0.15% | 0.15% |
| | \$250,000.00 and up | | 0.20% | 0.20% |
| 12 MONTH FIXED RATE CERTIFICATE ^a | \$ 1,000.00 | | 0.20% | 0.20% |
| 12 MONTH FIXED RATE IRA CERTIFICATE ^a | \$ 1,000.00 | | 0.20% | 0.20% |
| 12 MONTH FIXED RATE JUMBO CERTIFICATE ^a | \$ 100,000.00 | | | |
| Daily Balances of: | | | | |
| | \$100,000.00-249,999.99 | | 0.25% | 0.25% |
| | \$250,000.00 and up | | 0.30% | 0.30% |
| 2 YEAR FIXED RATE CERTIFICATE ^a | \$ 1,000.00 | | 0.25% | 0.25% |
| 2 YEAR FIXED RATE IRA CERTIFICATE ^a | \$ 1,000.00 | | 0.25% | 0.25% |
| 2 YEAR FIXED RATE JUMBO CERTIFICATE ^a | \$ 100,000.00 | | | |
| Daily Balances of: | | | | |
| | \$100,000.00-249,999.99 | | 0.30% | 0.30% |
| | \$250,000.00 and up | | 0.35% | 0.35% |
| 3 YEAR FIXED RATE CERTIFICATE ^a | \$ 1,000.00 | | 0.35% | 0.35% |
| 3 YEAR FIXED RATE IRA CERTIFICATE ^a | \$ 1,000.00 | | 0.35% | 0.35% |
| 3 YEAR FIXED RATE JUMBO CERTIFICATE ^a | \$ 100,000.00 | | | |
| Daily Balances of: | | | | |
| | \$100,000.00-249,999.99 | | 0.40% | 0.40% |
| | \$250,000.00 and up | | 0.45% | 0.45% |
| 48 MONTH FIXED RATE CERTIFICATE ^a | \$ 1,000.00 | | 0.50% | 0.50% |
| 48 MONTH FIXED RATE IRA CERTIFICATE ^a | \$ 1,000.00 | | 0.50% | 0.50% |
| 48 MONTH FIXED RATE JUMBO CERTIFICATE ^a | \$ 100,000.00 | | | |
| Daily Balances of: | | | | |
| | \$100,000.00-249,999.99 | | 0.55% | 0.55% |
| | \$250,000.00 and up | | 0.60% | 0.60% |
| 60 MONTH FIXED RATE CERTIFICATE ^a | \$ 1,000.00 | | 0.50% | 0.50% |
| 60 MONTH FIXED RATE IRA CERTIFICATE ^a | \$ 1,000.00 | | 0.50% | 0.50% |
| 60 MONTH FIXED RATE JUMBO CERTIFICATE ^a | \$ 100,000.00 | | | |
| Daily Balances of: | | | | |
| | \$100,000.00-249,999.99 | | 0.55% | 0.55% |
| | \$250,000.00 and up | | 0.60% | 0.60% |
| VARIABLE RATE IRA CERTIFICATE ^{a, b} | \$ 100.00 | | 0.20% | 0.20% |

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 03-16-2020.
For current rate information call (505) 599-0100.**

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