



215 S. Seth Child Road
Manhattan, KS 66502
785-323-1111
www.cfnbmanhattan.com

Effective Date: 12/18/2009

CERTIFICATE OF DEPOSIT INTEREST RATES

Certificate Term	Interest Rate	Annual Percentage Yield
3 Month	0.75%	0.75%
6 Month	1.00%	1.00%
12 Month	1.50%	1.50%
24 Month	1.75%	1.75%
36 Month	2.25%	2.25%
48 Month	2.75%	2.75%
60 Month	3.00%	3.00%

The minimum balance to open the above Certificates of Deposit (CD) and obtain the Annual Percentage Yield (APY) is \$1000.00. APY is based on annual compounding. A penalty may be imposed for early withdrawal on any CD. Please refer to our Personal Savings Account brochure for account terms and conditions.

The above terms, rates and conditions from 12 Month through 60 Months are available for Individual Retirement Accounts (IRA), including:

12 Month Variable IRA **	1.00%	1.00%
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** The minimum balance to open the 12 Month Variable IRA CD and obtain the APY is \$100.00. Additional deposits may be made in increments of \$50.00 or greater. The interest rate is based on the CFNB Community Personal Savings Account rate (lowest tier) and is subject to change at any time.

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TRANSACTION ACCOUNT INTEREST RATES

Type of Account	Interest Rate	Annual Percentage Yield
Community Nifty 50 Plus Checking		
\$750.00 - GREATER	0.45%	0.45%
\$749.99 AND BELOW	0.00%	0.00%
Community Personal Savings		
Super Saver Kids Club *		
Community Business Savings **		
Community Health Savings ****		
\$50,000.00 - GREATER	1.34%	1.35%
\$25,000.00 - \$49,999.99	1.09%	1.10%
\$10,000.00 - \$24,999.99	0.85%	0.85%
\$5,000.00 - \$9,999.99	0.75%	0.75%
\$1,000.00 - \$4,999.99	0.75%	0.75%
\$999.99 AND BELOW	0.75%	0.75%
Community Plus Interest Checking	0.45%	0.45%
Community Business Plus Interest Checking	0.45%	0.45%
Community Non-Profit Checking	0.45%	0.45%
Community Premium Money Market ***		
Community Business Premium Money Market ***		
\$50,000.00 - GREATER	1.00%	1.00%
\$25,000.00 - \$49,999.99	0.75%	0.75%
\$10,000.00 - \$24,999.99	0.50%	0.50%
\$5,000.00 - \$9,999.99	0.50%	0.50%
\$1,000.00 - \$4,999.99	0.45%	0.45%
\$999.99 AND BELOW	0.45%	0.45%

Interest Rates and Annual Percentage Yields (APY) are variable and may change on a daily basis at the bank's discretion. Fees charged to accounts could reduce earnings. Minimum balance to open for all accounts is \$100.00 unless otherwise indicated.

Please refer to Personal Checking Account and Personal Savings Account brochures for account terms and conditions.

* Minimum balance to open account is \$5.00.

** Minimum balance to open account is \$500.00.

*** Minimum balance to open account is \$1,000.00.

**** Minimum balance to open account is \$50.00.

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