

Rate Sheet

Current as of August 26, 2019

Account Type	Minimum Deposit to Open Account	Minimum Balance ^{1.} to Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield ^{2.}
Current Promotions				
15 Month No Penalty CD ^{3.}	\$500.00	\$500.00	2.43%	2.45%
15 Month No Penalty IRA ^{3,4.}	\$500.00	\$500.00	2.43%	2.45%
Certificates of Deposit				
3 Month CD	\$500.00	\$500.00	0.94%	0.94%
6 Month CD	\$500.00	\$500.00	1.086%	1.09%
12 Month CD	\$500.00	\$500.00	1.26%	1.27%
18 Month CD	\$500.00	\$500.00	1.40%	1.41%
24 Month CD	\$500.00	\$500.00	1.43%	1.44%
36 Month CD	\$500.00	\$500.00	1.55%	1.56%
48 Month CD	\$500.00	\$500.00	1.63%	1.64%
60 Month CD	\$500.00	\$500.00	1.79%	1.80%
Individual Retirement Accounts ^{43.}				
12 Month IRA	\$500.00	\$500.00	1.26%	1.27%
18 Month IRA	\$500.00	\$500.00	1.40%	1.41%
24 Month IRA	\$500.00	\$500.00	1.43%	1.44%
36 Month IRA	\$500.00	\$500.00	1.55%	1.56%
48 Month IRA	\$500.00	\$500.00	1.63%	1.64%
60 Month IRA	\$500.00	\$500.00	1.79%	1.80%
First Choice Savings IRA	\$100.00	\$0.01- \$9,999.99	0.30%	0.30%
		\$10,000.00 and Above	0.50%	0.50%
Money Market IRA	\$1,000.00	\$0.01- \$49,999.99	0.25%	0.25%
		\$50,000.00- \$99,999.99	0.40%	0.40%
		\$100,000.00- \$249,999.99	0.60%	0.60%
		\$250,000.00 and Above	0.85%	0.85%
PA Premier Money Market IRA ^{5.}	\$10,000.00	\$0.01 and Above	2.105%	2.13%

Disclosure of Terms

- Daily Balance (the amount of principal in the account each day)
 - Annual Percentage Yield accurate as of **August 26, 2019**. Rates are subject to change.
 - One penalty-free withdrawal of 100% of the balance may be taken after the first 14 days following the account opening date. No partial withdrawals are permitted. \$500 minimum to open.
 - Federal and state penalties may apply to amounts withdrawn from IRAs when made prior to age 59 ½. Please consider speaking to a tax professional before making withdrawals from your IRA.
 - This is a variable rate product. The interest rate will move up or down 1/2 (half) of the WSJ Prime rate variance when the Prime rate adjusts.
- Interest accrues daily and credited in accordance with product statement cycle.
If any portion of the certificate is withdrawn before maturity date, a penalty may be imposed.
Fees may reduce earnings.

Contact the bank at 814-954-6045 for additional information.

Rate Sheet

Current as of August 26, 2019

Account Type	Minimum Deposit to Open Account	Minimum Balance ⁶ to Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield ⁷
Personal Accounts				
Premier Checking	\$100.00	\$0.01- \$1,499.99	0.10%	0.10%
		\$1,500.00- \$2,499.99	0.15%	0.15%
		\$2,500.00 and Above	0.20%	0.20%
1st Interest Checking ⁸	\$100.00	\$0.01-\$10,000.00	3.06%	3.10%
		\$10,000.01 and Above	1.50%	3.10% to 1.51%
First Choice Money Market	\$1,000.00	\$0.01- \$49,999.99	0.25%	0.25%
		\$50,000.00- \$99,999.99	0.40%	0.40%
		\$100,000.00- \$249,999.99	0.60%	0.60%
		\$250,000.00 and Above	0.85%	0.85%
PA Premier Personal Money Market ⁹	\$10,000.00	\$0.01 and Above	2.105%	2.13%
Signature Personal Money Market	\$50,000.00	\$0.01 and Above	1.50%	1.51%
First Choice Savings	\$100.00	\$0.01- \$9,999.99	0.30%	0.30%
		\$10,000.01 and Above	0.50%	0.50%
Youth Savings	\$10.00	\$0.01- \$10,000.00	0.80%	0.80%
		\$10,000.01 and Above	0.50%	0.50%
Health Savings	\$100.00	\$0.01 and Above	0.30%	0.30%
Business Accounts				
Business Interest Checking	\$50,000.00	\$0.01- \$49,999.99	0.00%	0.00%
		\$50,000.00- \$100,000.00	0.20%	0.20%
		\$100,000.01 and Above	0.30%	0.30%
IOLTA Checking	\$100.00	\$0.01 and Above	0.30%	0.30%
Business Money Market	\$2,500.00	\$0.01- \$49,999.99	0.25%	0.25%
		\$50,000- \$99,999.99	0.40%	0.40%
		\$100,000.00- \$249,999.99	0.60%	0.60%
		\$250,000.00 and Above	0.85%	0.85%
Business PA Premier Money Market ¹⁰	\$10,000.00	\$0.01 and Above	2.105%	2.13%
Signature Business Money Market	\$50,000.00	\$0.01 and Above	1.50%	1.51%
Business Savings	\$500.00	\$0.01- \$9,999.99	0.15%	0.15%
		\$10,000.00 and Above	0.25%	0.25%

Disclosure of Terms

6. Daily Balance (the amount of principal in the account each day)
 7. Annual Percentage Yield accurate as of **August 26, 2019**. Rates subject to change after account opening.
 8. Customer must meet the following requirements to earn the disclosed APY: at least one direct deposit and a minimum of 10 non-pin based debit card transactions per statement cycle. If account requirements to obtain the disclosed APY are not met then the account will revert to 2.10% APY for balances up to \$10,000 and 2.10% to .50% APY for balances above \$10,000.
 9. This is a variable rate product. The interest rate will move up or down 1/2 half of the WSJ Prime rate variance when the Prime rate adjusts.
 10. This is a variable rate product. The interest rate will move up or down 1/2 half of the WSJ Prime rate variance when the Prime rate adjusts.
- Interest accrues daily and credited in accordance with product statement cycle.
Fees may reduce earnings.

Contact the bank at 814-954-6045 for additional information.