

# Rate Sheet

Current as of April 5, 2019

Account Type	Minimum Deposit to Open Account	Minimum Balance to Obtain Annual Percentage Yield <sup>1.</sup>	Interest Rate	Annual Percentage Yield <sup>2.</sup>
<b>Certificates of Deposit</b>				
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	1.343%	1.35%
18 Month CD	\$500.00	\$500.00	1.442%	1.45%
24 Month CD	\$500.00	\$500.00	1.541%	1.55%
36 Month CD	\$500.00	\$500.00	1.689%	1.70%
48 Month CD	\$500.00	\$500.00	1.788%	1.80%
60 Month CD	\$500.00	\$500.00	1.985%	2.00%
<b>Individual Retirement Accounts <sup>3.</sup></b>				
12 Month IRA	\$500.00	\$500.00	1.224%	1.23%
18 Month IRA	\$500.00	\$500.00	1.323%	1.33%
24 Month IRA	\$500.00	\$500.00	1.422%	1.43%
36 Month IRA	\$500.00	\$500.00	1.571%	1.58%
48 Month IRA	\$500.00	\$500.00	1.670%	1.68%
60 Month IRA	\$500.00	\$500.00	1.877%	1.89%
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 <sup>4.</sup>	\$10,000.00	\$0.01- \$5,000,000	2.23%	2.25%
		\$5,000,000.01 and Above	0.25%	2.25 to 0.25%

### Disclosure of Terms

1. Daily Balance (the amount of principal in the account each day)
2. Annual Percentage Yield accurate as of **April 5, 2019**. Rates are subject to change.
3. Federal and state penalties may apply to amounts withdrawn from IRAs when made prior to age 59 ½.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.
4. This is a variable rate product when the balance is \$0.01-\$5,000,000.00. 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If any portion of the certificate is withdrawn before maturity date, a penalty may be imposed.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 April 5, 2019

Account Type	Minimum Deposit to Open Account	Minimum Balance <sup>5.</sup> to Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield <sup>6.</sup>
<b>Personal Accounts</b>				
<b>Premier Checking</b>	\$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%
<b>24/7 Checking</b>	\$250.00	\$0.01- \$10,000.00	0.30%	0.30%
		\$10,000.01 and Above	0.60%	0.60%
<b>First Choice Money Market</b>	\$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%
<b>PA Premier Personal Money Market <sup>7.</sup></b>	\$10,000.00	\$250,000.00 and Above	0.85%	0.85%
		\$0.01- \$5,000,000	2.23%	2.25%
		\$5,000,000.01 and Above	0.25%	2.25 to 0.25%
<b>Signature Personal Money Market</b>	\$50,000.00	\$0.01 and Above	1.50%	1.51%
<b>First Choice Savings</b>	\$100.00	\$0.01- \$9,999.99	0.30%	0.30%
		\$10,000.01 and Above	0.50%	0.50%
<b>Youth Savings</b>	\$10.00	\$0.01- \$10,000.00	0.80%	0.80%
		\$10,000.01 and Above	0.50%	0.50%
<b>Health Savings</b>	\$100.00	\$0.01 and Above	0.30%	0.30%
<b>Business Accounts</b>				
<b>Business Interest Checking</b>	\$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%
<b>IOLTA Checking</b>	\$100.00	\$0.01 and Above	0.30%	0.30%
<b>Business Money Market</b>	\$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%
<b>Business PA Premier Money Market <sup>8.</sup></b>	\$10,000.00	\$0.01- \$30,000,000.00	2.23%	2.25%
		\$30,000,000.01 and Above	0.25%	2.25 to 0.25%
<b>Signature Business Money Market</b>	\$50,000.00	\$0.01 and Above	1.50%	1.51%
<b>Business Savings</b>	\$500.00	\$0.01- \$9,999.99	0.15%	0.15%
		\$10,000.00 and Above	0.25%	0.25%

### Disclosure of Terms

**5.** Daily Balance (the amount of principal in the account each day)

**6.** Annual Percentage Yield accurate as of **April 5, 2019**. Rates subject to change after account opening.

**7.** This is a variable rate product when the balance is \$0.01-\$5,000,000.00. The interest rate will move up or down 1/2 half of the WSJ Prime rate variance when the Prime rate adjusts.

**8.** This is a variable rate product when the balance is \$0.01-\$30,000,000.00. 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.

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