

Rate Sheet

Current as of May 8, 2019

Account Type	Minimum Deposit to Open Account	Minimum Balance ¹ to Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield ²
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	1.343%	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%
Individual Retirement Accounts³				
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%
Money Market IRA	\$1,000.00	\$10,000.00 and Above	0.50%	0.50%
		\$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 ⁴	\$10,000.00	\$0.01 and Above	2.23%	2.25%

Disclosure of Terms

1. Daily Balance (the amount of principal in the account each day)
2. Annual Percentage Yield accurate as of **May 8, 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 Federal and state penalties may apply to amounts withdrawn from IRAs when made prior to age 59 ½.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. 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If any portion of the certificate is withdrawn before maturity date, a penalty may be imposed.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.

Account Type	Minimum Deposit to Open Account	Minimum Balance ⁵ to Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield ⁶
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 ⁷	\$100.00	\$0.01-\$10,000.00	3.06%	3.10%
		\$10,000.01 and Above	1.50%	3.10% to 1.51%
24/7 Checking	\$250.00	\$0.01- \$10,000.00	0.30%	0.30%
		\$10,000.01 and Above	0.60%	0.60%
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 ⁸	\$10,000.00	\$0.01 and Above	2.23%	2.25%
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 ⁹	\$10,000.00	\$0.01 and Above	2.23%	2.25%
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

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

6. Annual Percentage Yield accurate as of **May 8, 2019**. Rates subject to change after account opening.

7. 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.

8. 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.

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