

**Money Rates  
12/11/2018**



**Valley State Bank**

**110 W Ave B  
Syracuse, KS 67878  
(620) 384-7451**

**1701 E Mary St  
Garden City, KS 67846  
(620) 805-6700**

This Rate Chart contains information about interest rates and annual percentage yields for some of the accounts we offer. For additional information or information regarding Jumbo Certificates of Deposit, contact Nikki Nichols or Whitney Simon.

<b>Account Product Name</b>	<b>Minimum Opening Deposit</b>	<b>Minimum Balance to Obtain Annual Percentage Yield</b>	<b>Interest Rate</b>	<b>Annual Percentage Yield</b>
91 DAY CERTIFICATE OF DEPOSIT <sup>a</sup>	\$500.00	\$0.01	0.75%	0.75%
6 MONTH CERTIFICATE OF DEPOSIT <sup>a</sup>	\$500.00	\$0.01	1.25%	1.25%
6 MONTH VARIABLE CERTIFICATE OF DEPOSIT <sup>a,b</sup>	\$500.00	\$0.01	2.38%	2.37%
1 YEAR CERTIFICATE OF DEPOSIT <sup>a</sup>	\$500.00	\$0.01	1.50%	1.51%
2 YEAR CERTIFICATE OF DEPOSIT <sup>a</sup>	\$500.00	\$0.01	1.75%	1.76%
2 YEAR STEP-AHEAD CERTIFICATE OF DEPOSIT <sup>a,b</sup>	\$500.00	\$0.01	1.65%	1.66%
3 YEAR CERTIFICATE OF DEPOSIT <sup>a</sup>	\$500.00	\$0.01	1.85%	1.86%
4 YEAR CERTIFICATE OF DEPOSIT <sup>a</sup>	\$500.00	\$0.01	1.95%	1.96%
4 YEAR STEP-AHEAD CERTIFICATE OF DEPOSIT <sup>a,b</sup>	\$500.00	\$0.01	1.85%	1.86%
VALLEY SAVINGS <sup>b</sup>	\$50.00	\$0.01	0.25%	0.25%
VALLEY INTEREST CHECKING <sup>b</sup>	\$2,500.00	\$ 2,500.00 <sup>d</sup>		
Daily Balances of:				
	\$2,500.00 and up		0.15%	0.15%
VALLEY MONEY MARKET <sup>b</sup>	\$2,500.00	\$ 2,500.00 <sup>d</sup>		
Daily Balances of:				
	\$2,500.00 and up		0.35%	0.35%
ROYAL CHECKING <sup>b,e</sup>	\$100.00	\$0.01		
Qualifications are met: <sup>e</sup>				
Daily Balances of:				
	\$0.01 up to \$25,000		2.60%	2.63%
	\$25000.01 and up		0.30%	0.30%
Qualifications are not met: <sup>e</sup>			0.10%	0.10%
91 DAY IRA CERTIFICATE OF DEPOSIT <sup>a</sup>	\$10.00	\$0.01	0.50%	0.50%
6 MONTH IRA CERTIFICATE OF DEPOSIT <sup>a</sup>	\$10.00	\$0.01	1.25%	1.25%
1 YEAR IRA CERTIFICATE OF DEPOSIT <sup>a</sup>	\$10.00	\$0.01	1.50%	1.51%
36 MONTH IRA CERTIFICATE OF DEPOSIT <sup>a</sup>	\$10.00	\$0.01	1.75%	1.76%

a) A penalty may be imposed for early withdrawal.

b) The interest rate and annual percentage yield may change after account opening.

d) Average daily balance. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

e) Monthly Cycle Qualifications: Have at least 10 debit card purchases post and settle (POS transactions.) Be enrolled and log into online banking. Be enrolled and receive E-Statements. Have at least one automatic debit (ACH) or direct deposit post and settle.

