

DEPOSIT RATE CHART

Effective Date:

August 23, 2016



BANK OF NAPA, N.A.

Interest Checking Personal & Business*** Opening Balance: Pers. \$200.00, Bus. \$500.00		
	Interest Rate	APY*
\$.01 - \$9,999.99	0.05%	0.05%
\$10,000.00 - \$24,999.99	0.05%	0.05%
\$25,000.00 - \$49,999.99	0.05%	0.05%
\$50,000.00 - \$99,999.99	0.05%	0.05%
\$100,000.00 and over	0.10%	0.10%

BON Voyagers! Personal Interest Checking*** Opening Balance \$200.00		
	Interest Rate	APY*
\$5,000.00 - \$24,999.99	0.05%	0.05%
\$25,000.00 - \$49,999.99	0.05%	0.05%
\$50,000.00 - \$99,999.99	0.05%	0.05%
\$100,000.00 and over	0.10%	0.10%

Non-Profit Business Unlimited Interest Checking Opening Balance \$200.00		
	Interest Rate	APY*
\$.01 - \$24,999.99	0.05%	0.05%
\$25,000.00 - \$49,999.99	0.05%	0.05%
\$50,000.00 - \$99,999.99	0.05%	0.05%
\$100,000.00 - \$249,999.99	0.05%	0.05%
\$250,000.00 - \$499,999.99	0.10%	0.10%
\$500,000 and over	0.15%	0.15%

Personal & Business Savings Accounts*** Opening Balance: Pers. \$200.00, Bus. \$500.00		
	Interest Rate	APY*
\$.01 - \$9,999.99	0.05%	0.05%
\$10,000.00 - \$24,999.99	0.05%	0.05%
\$25,000.00 - \$49,999.99	0.05%	0.05%
\$50,000.00 - \$99,999.99	0.05%	0.05%
\$100,000.00 and over	0.10%	0.10%

Money Market Personal and Business*** Balance: Pers. \$200.00, Bus \$500.00		
	Interest Rate	APY*
\$.01 - \$24,999.99	0.05%	0.05%
\$25,000.00 - \$49,999.99	0.05%	0.05%
\$50,000.00 - \$99,999.99	0.05%	0.05%
\$100,000.00 - \$249,999.99	0.10%	0.10%
\$250,000.00 - \$499,999.99	0.15%	0.15%
\$500,000.00 and over	0.20%	0.20%

Certificate of Deposit Minimum Opening Balance \$1,000.00**			
	12 - 23 Months	Interest Rate	APY*
	\$1,000.00 - \$9,999.99	0.15%	0.15%
	\$10,000.00 - \$24,999.99	0.20%	0.20%
	\$25,000.00 - \$49,999.99	0.20%	0.20%
	\$50,000.00 - \$99,999.99	0.20%	0.20%
	\$100,000.00 and over	0.25%	0.25%
31 - 89 Days	Interest Rate	APY*	24 - 35 Months
\$1,000.00 - \$9,999.99	0.05%	0.05%	Interest Rate
\$10,000.00 - \$24,999.99	0.05%	0.05%	APY*
\$25,000.00 - \$49,999.99	0.05%	0.05%	\$1,000.00 - \$9,999.99
\$50,000.00 - \$99,999.99	0.05%	0.05%	\$10,000.00 - \$24,999.99
\$100,000.00 and over	0.05%	0.05%	\$25,000.00 - \$49,999.99
			\$50,000.00 - \$99,999.99
			\$100,000.00 and over
90 - 179 Days	Interest Rate	APY*	36 - 48 Months
\$1,000.00 - \$9,999.99	0.05%	0.05%	Interest Rate
\$10,000.00 - \$24,999.99	0.10%	0.10%	APY*
\$25,000.00 - \$49,999.99	0.10%	0.10%	\$1,000.00 - \$9,999.99
\$50,000.00 - \$99,999.99	0.10%	0.10%	\$10,000.00 - \$24,999.99
\$100,000.00 and over	0.15%	0.15%	\$25,000.00 - \$49,999.99
			\$50,000.00 - \$99,999.99
			\$100,000.00 and over
180 - 364 Days	Interest Rate	APY*	49 - 60 Months
\$1,000.00 - \$9,999.99	0.10%	0.10%	Interest Rate
\$10,000.00 - \$24,999.99	0.15%	0.15%	APY*
\$25,000.00 - \$49,999.99	0.15%	0.15%	\$1,000.00 - \$9,999.99
\$50,000.00 - \$99,999.99	0.15%	0.15%	\$10,000.00 - \$24,999.99
\$100,000.00 and over	0.20%	0.20%	\$25,000.00 - \$49,999.99
			\$50,000.00 - \$99,999.99
			\$100,000.00 and over

*Annual Percentage Yield

**A penalty may be imposed for early withdrawal and closures of an account.

***The interest rate and annual percentage yield may change after account opening without notice, and/or fees could reduce earnings on account.

MEMBER
FDIC