

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***		
	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*	
\$1,000.00 - \$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	0.05%	0.05%	
90 - 179 Days	Interest Rate	APY*	
\$1,000.00 - \$9,999.99	0.05%	0.05%	
\$10,000.00 - \$24,999.99	0.10%	0.10%	
\$25,000.00 - \$49,999.99	0.10%	0.10%	
\$50,000.00 - \$99,999.99	0.10%	0.10%	
\$100,000.00 and over	0.15%	0.15%	
180 - 364 Days	Interest Rate	APY*	
\$1,000.00 - \$9,999.99	0.10%	0.10%	
\$10,000.00 - \$24,999.99	0.15%	0.15%	
\$25,000.00 - \$49,999.99	0.15%	0.15%	
\$50,000.00 - \$99,999.99	0.15%	0.15%	
\$100,000.00 and over	0.20%	0.20%	
	24 - 35 Months	Interest Rate	APY*
	\$1,000.00 - \$9,999.99	0.40%	0.40%
	\$10,000.00 - \$24,999.99	0.45%	0.45%
	\$25,000.00 - \$49,999.99	0.45%	0.45%
	\$50,000.00 - \$99,999.99	0.45%	0.45%
	\$100,000.00 and over	0.50%	0.50%
	36 - 48 Months	Interest Rate	APY*
	\$1,000.00 - \$9,999.99	0.50%	0.50%
	\$10,000.00 - \$24,999.99	0.60%	0.60%
	\$25,000.00 - \$49,999.99	0.60%	0.60%
	\$50,000.00 - \$99,999.99	0.60%	0.60%
	\$100,000.00 and over	0.75%	0.75%
	49 - 60 Months	Interest Rate	APY*
	\$1,000.00 - \$9,999.99	0.75%	0.75%
	\$10,000.00 - \$24,999.99	1.00%	1.00%
	\$25,000.00 - \$49,999.99	1.00%	1.00%
	\$50,000.00 - \$99,999.99	1.00%	1.00%
	\$100,000.00 and over	1.25%	1.26%

*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**