

**CURRENT RATES**

**FIRST BANK AND TRUST COMPANY  
315 E 4TH ST  
MINDEN, NE 68959**

<b>PRODUCT NAME</b>	<b>MINIMUM DEPOSIT</b>	<b>INTEREST RATE</b>	<b>ANNUAL PERCENTAGE YIELD</b>
90 DAY CERTIFICATE OF DEPOSIT*	\$500.00	1.99	2.01
182 DAY CERTIFICATE OF DEPOSIT*	\$500.00	3.51	3.54
12 MONTH CERTIFICATE OF DEPOSIT*	\$500.00	3.51	3.56
24 MONTH CERTIFICATE OF DEPOSIT*	\$500.00	2.51	2.53
36 MONTH CERTIFICATE OF DEPOSIT*	\$500.00	2.75	2.78
SAVINGS ACCOUNT		.21	.21
The interest rate and annual percentage yield may change after account opening.			
CASH MANAGER	\$1,000.00	1.21	1.22
MONEY MARKET ACCOUNT	\$10,000.00	1.21	1.22
	\$25,000.00	1.51	1.52
	\$50,000.00	1.61	1.62
	\$100,000.00	1.71	1.72
The interest rate and annual percentage yield may change after account opening. The minimum balance required to obtain the APY is \$1,000.00.			
NOW ACCOUNT		.06	.06
The interest rate and annual percentage yield may change after account opening. The minimum balance required to obtain the APY is \$1,000.00.			
FIRST CLASSIC ACCOUNT		.06	.06
The interest rate and annual percentage yield may change after account opening.			
PRESIDENT'S CLUB		.06	.06
The interest rate and annual percentage yield may change after account opening.			
IRA	\$0.01	1.51	1.52
	\$100,000.00	1.71	1.72
The interest rate and annual percentage yield may change after account opening.			

\* A penalty may be imposed for early withdrawal.

**Fees could reduce the earnings on the account.  
Interest Rates and Annual Percentage Yields are current as of January 21, 2025.  
For current rate information call (308) 832-2030.**

**Member  
FDIC**