TREMONT
FIRST NATIONAL BANK

Deposit Account Interest Rates in Effect Beginning November 20, 2026

(Rates subject to change without notice)

Account Type	APY	Interest Rate	Minimum Balance
CERTIFICATE SPECIALS:			
7 Month	**3.70%**	**3.65%**	**$1,000.00**
11 Month	**3.70%**	**3.65%**	**$1,000.00**
19 Month	**4.01%**	**3.95%**	**$1,000.00**
25 Month	**4.01%**	**3.95%**	**$1,000.00**
CERTIFICATES OF DEPOSIT-All CD's are available for an IRA			
3 Month	1.22%	1.21%	$1,000.00
6 Month	0.10%	0.10%	$1,000.00
12 Month	0.10%	0.10%	$1,000.00
18 Month	0.15%	0.15%	$1,000.00
24 Month	0.25%	0.25%	$1,000.00
30 or 36 Month	0.40%	0.40%	$1,000.00
INDIVIDUAL RETIREMENT ACCOUNTS ONLY			
18 MONTH VARIABLE	4.35%	4.28%	$250.00
CHECKING ACCOUNTS			
NOW CHECKING			
Tier I	0.05%	0.05%	$1,000.00
Tier II	0.05%	0.05%	$5,000.00
Tier III	0.05%	0.05%	$10,000.00
HEALTH SAVINGS ACCOUNT (HSA) NOW CHECKING			
Tier I	2.54%	2.51%	$100.00
Tier II	2.54%	2.51%	$5,000.00
Tier III	2.54%	2.51%	$10,000.00
Tier IV	2.54%	2.51%	$100,000.00
SAVINGS ACCOUNTS			
Basic Savings	0.05%	0.05%	$25.00
Business Savings	0.05%	0.05%	$25.00
MONEY MARKET ACCOUNTS - PERSONAL & BUSINESS			
Tier I	0.50%	0.50%	$5,000.00
Tier II	0.50%	0.50%	$20,000.00
Tier III	0.55%	0.55%	$50,000.00
Tier IV	0.96%	0.96%	$100,000.00
Tier V	0.96%	0.96%	$250,000.00

CD and IRA interest is compounded and credited quarterly. CD rates are fixed for the initial term with the exception of the 18 Month IRA Variable. A penalty may be imposed for early withdrawal from a CD or IRA. **NOW Checking Account/HSA NOW Checking Account** interest rate is variable. Interest is compounded and added to the account monthly. The average daily balance method is used to calculate NOW Checking Account/HSA NOW Checking Account interest. **Money Market Account** interest rates are variable. Interest rates and APY (annual percentage yield) depend upon the applicable tier. **Savings Account** interest is variable. Interest is compounded and added to the account quarterly. The daily balance method is used to calculate Money Market Account and Savings Account interest. Variable interest rates may change after the account is opened. Account fees could reduce earnings. Minimum balance is the minimum required to obtain the stated APY. The APY is accurate for the stated time period. A copy of the Truth-In- Savings Disclosure for a specific product is available upon request. **Member FDIC**