

Rate Schedule for Consumer Accounts

Please see the Personal Deposit Account Disclosure, Truth-in-Savings Disclosure and Deposit Account Service Fee Schedule for specific account terms and conditions. A copy is available upon request.

Annual Percentage Yields are accurate as of: **4/24/2019**

We use two terms to explain how much interest we pay on your Exchange Bank deposit accounts. The interest rate and annual percentage yields may change at any time as often as daily at our discretion. Fees may reduce earnings on accounts.

Consumer Checking Accounts	Minimum Balance to Open	Account Balance	Interest Rate	Annual Percentage Yield
Premier Plus Checking	\$500.00	Less than \$10,000.00	0.10%	0.10%
		\$10,000.00-\$49,999.99	0.11%	0.11%
		\$50,000.00-\$99,999.99	0.13%	0.13%
		\$100,000.00-\$249,999.99	0.14%	0.14%
		\$250,000.00-\$499,999.99	0.16%	0.16%
		\$500,000.00 or greater	0.20%	0.20%

Standard Rates				
Consumer Savings and Money Market Accounts	Minimum Balance to Open	Account Balance	Interest Rate	Annual Percentage Yield
Regular Savings ^{1&2}	\$100.00	All Balances	0.10%	0.10%
MyCash Savings ¹	None	All Balances	0.10%	0.10%
Signature-Plus Savings ^{1&3}	\$500.00	Less than \$25,000.00	0.25%	0.25%
		\$25,000.00-\$99,999.99	0.28%	0.28%
		\$100,000.00-\$249,999.99	0.40%	0.40%
		\$250,000.00-\$499,999.99	0.55%	0.55%
		\$500,000.00-\$999,999.99	0.55%	0.55%
		\$1,000,000.00 or greater	0.55%	0.55%
Money Market Investment ¹	\$1,000.00	Less than \$10,000.00	0.20%	0.20%
		\$10,000.00-\$49,000.00	0.30%	0.30%
		\$50,000.00-\$99,999.99	0.33%	0.33%
		\$100,000.00 or greater	0.38%	0.38%

PREMIER PLUS REWARDS PROGRAM ¹					
Bonus Rates					
SILVER	0.03%	GOLD	0.05%	PLATINUM	0.08%
Interest Rate /	Annual Percentage Yield	Interest Rate /	Annual Percentage Yield	Interest Rate /	Annual Percentage Yield
0.13% /	0.13%	0.15% /	0.15%	0.18% /	0.18%
0.13% /	0.13%	0.15% /	0.15%	0.18% /	0.18%
0.28% /	0.28%	0.30% /	0.30%	0.33% /	0.33%
0.31% /	0.31%	0.33% /	0.33%	0.36% /	0.36%
0.43% /	0.43%	0.45% /	0.45%	0.48% /	0.48%
0.58% /	0.58%	0.60% /	0.60%	0.63% /	0.63%
0.58% /	0.58%	0.60% /	0.60%	0.63% /	0.63%
0.23% /	0.23%	0.25% /	0.25%	0.28% /	0.28%
0.33% /	0.33%	0.35% /	0.35%	0.38% /	0.38%
0.36% /	0.36%	0.38% /	0.38%	0.41% /	0.41%
0.41% /	0.41%	0.43% /	0.43%	0.46% /	0.46%

¹In order to receive a bonus rate on personal savings or personal Money Market accounts, a customer must have an Exchange Bank Premier Plus Checking account AND \$25,000 or greater in total combined average daily personal deposit balances, or be an Exchange Bank Wealth Management customer. If a customer qualifies for a bonus rate at the time the Savings or Money Market account cycles, the rate variance will be reflected in the Annual Percentage Yield in the next statement cycle. The bonus rate is a variable rate based on the eligible preferred customer status obtained. Status is obtained based on the customer's combined personal deposit balances. The interest rate and annual percentage yield may change as often as daily at our discretion. We may change the reward bonus rate at any time and we may set the rate for each tier in any amount. The bonus rate is applied to the applicable Interest Rate and/or Interest Rate Tiers for eligible personal Savings and Money Market accounts. The Savings and Money Market bonus rate adjustment increases the Savings and Money Market standard rates by no less than, and may be higher: 0.01% for Silver tier; 0.02% for Gold tier and 0.03% for Platinum tier. This may not be combined with any other offers.

²Rates also apply to Individual Development Accounts (IDA) - Dutton office and Cloverdale ONLY

³Signature Plus Savings requires a Signature Checking, Signature Plus Checking or Premier Plus Checking relationship.

For Certificates of Deposit (CDs), the interest rate and Annual Percentage Yield are effective for the entire term of the CD, unless otherwise indicated. An early withdrawal penalty may be imposed if withdrawal occurs before maturity. Fees may reduce earnings.

Consumer Certificates of Deposit	Minimum Balance to Open	Account Balance	Interest Rate	Annual Percentage Yield
3 Month	\$1,000.00	Less than \$100,000.00	0.75%	0.75%
6 Month			1.00%	1.01%
12 Month			1.35%	1.36%
18 Month			1.40%	1.41%
2 Year			1.65%	1.66%
3 Year			1.65%	1.66%
4 Year			1.75%	1.77%
5 Year			1.85%	1.87%
Flex CD - 15 Month ¹	Renewals only	Less than \$100,000.00	1.35%	1.36%

¹ Requires an Exchange Bank checking account. Additional deposits of at least \$10,000 allowed during the term. Early withdrawal penalty waived on maximum of two withdrawals after six days of opening or after six days of any additional deposit or partial withdrawal.

Consumer Certificates of Deposit (over \$100,000)	Minimum Balance to Open	Account Balance ¹	Interest Rate	Annual Percentage Yield
3 Month	\$100,000.00	\$100,000.00 or greater	0.80%	0.80%
6 Month			1.05%	1.06%
12 Month			1.40%	1.41%
18 Month			1.45%	1.46%
2 Year			1.70%	1.71%
3 Year			1.70%	1.71%
4 Year			1.80%	1.82%
5 Year			1.90%	1.92%
Flex CD - 15 Month ²			1.40%	1.41%

¹ For new CDs of \$5 million or more, prior approval is required.

² Requires an Exchange Bank checking account. Additional deposits of at least \$10,000 allowed during the term. Early withdrawal penalty waived on maximum of two withdrawals after six days of opening or after six days of any additional deposit or partial withdrawal.

Individual Retirement Accounts	Minimum Balance to Open	Account Balance ¹	Interest Rate	Annual Percentage Yield
Variable Rate IRA CD (12 thru 18 month) ²	\$250.00	All balances	0.85%	0.85%
Fixed Rate IRA CD - 6 Month	\$250.00	All balances	1.05%	1.05%
Fixed Rate IRA CD - 1 Year	\$250.00	All balances	1.40%	1.41%
Fixed Rate IRA CD - 2 Year	\$1,000.00	All balances	1.70%	1.71%
Fixed Rate IRA CD - 3 Year	\$1,000.00	All balances	1.70%	1.71%
Fixed Rate IRA CD - 4 Year	\$1,000.00	All balances	1.80%	1.81%

¹ For new CDs of \$5 million or more, prior approval is required.

²The account is a variable rate. The interest rate and annual percentage yield may change. We may change the interest rate on your account at any time at our discretion and without notice.