



Main Bank
 203 S 6th St
 Seward, NE 68434
 402.643.3602
 jonesbank.com

Milford Branch
 807 5th St
 Milford, NE 68405
 402.761.3602

Rates Effective December 4, 2018 through December 10, 2018

CERTIFICATES OF DEPOSIT		
Term (\$100 min. bal.)	Interest Rate	Annual Percentage Yield
12 Month	0.40%	0.40%
Term (\$500 min. bal.)	Interest Rate	Annual Percentage Yield
91 Day	0.25%	0.25%
182 Day	0.30%	0.30%
9 Month	0.35%	0.35%
12 Month	0.40%	0.40%
15 Month	1.59%	1.60%
18 Month	0.60%	0.60%
21 Month	2.08%	2.10%
24 Month	1.10%	1.10%
30 Month	1.39%	1.40%
36 Month	2.48%	2.50%
42 Month	2.72%	2.75%
48 Month	2.28%	2.30%
60 Month	3.06%	3.10%

INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		
IRA Variable Rate	1.24%	1.25%
Rates may change after the account is opened. Fees may reduce earnings.		
Term (\$100 min. bal.)	Interest Rate	Annual Percentage Yield
12 Month	0.40%	0.40%
Term (\$500 min. bal.)	Interest Rate	Annual Percentage Yield
91 Day	0.25%	0.25%
182 Day	0.30%	0.30%
9 Month	0.35%	0.35%
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48 Month	2.28%	2.30%
60 Month	3.06%	3.10%

Early Withdrawal Penalties: (based upon original maturity term of Time CD)

12 months or less.....3 months interest
 >12 months through (and including) 24 months.....6 months interest
 >24 months through (and including) 36 months.....9 months interest
 >36 months.....12 months interest
 No brokered Time CD's or other deposits accepted.

