



The First National Bank
Cambridge, Nebraska
fnbbank@fnbcambridge.com

The interest rates and annual percentage yields stated below are accurate as of 8/31/10
You may call 308-697-3335 to obtain current information.

VARIABLE RATE ACCOUNTS***	MINIMUM DEPOSIT	INTEREST RATE	INTEREST APY*
Regular Savings Account (\$5.00 minimum to open)	\$5.00	0.30%	0.30%
NOW Account (\$5.00 minimum to open)	\$5.00	0.20%	0.20%
Super NOW Account (\$1,000.00 minimum to open)	\$1,000.00	0.25%	0.25%
Money Market Account (\$1,000.00 to minimum to open)	\$1,000.00	0.70%	0.70%
Money Market Account (\$50,000.00 minimum)	\$50,000.00	0.85%	0.85%
fnb Club Account (\$5.00 minimum to open)	\$1,000.00	0.05%	0.05%
IRA Variable Rate Account	\$0.00	2.00%	2.02%

CERTIFICATES OF DEPOSIT**

31 Day Certificate	\$1,000.00	0.30%	0.30%
3 Month Certificate	\$1,000.00	0.70%	0.70%
6 Month Certificate	\$1,000.00	0.70%	0.70%
11 Month Certificate	\$1,000.00	1.30%	1.31%
1 Year Certificate	\$1,000.00	1.15%	1.15%
1 1/2 Year Certificate	\$1,000.00	1.50%	1.51%
22 Month Certificate	\$1,000.00	1.60%	1.61%
2 Year Certificate	\$1,000.00	1.40%	1.41%
2 1/2 Year Certificate	\$1,000.00	1.52%	1.53%
3 Year Certificate	\$1,000.00	1.75%	1.76%
4 Year and 5 Year Certificate	\$1,000.00	2.00%	2.02%

* APY is Annual Percentage Yield

** Penalty may be imposed for early withdrawal on Certificates of Deposit.

*** Rates may change after the account is opened. Fees may reduce earnings.



Member FDIC