



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

The interest rates and annual percentage yields stated below are accurate as of 3/9/10
 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	0.40%	0.40%
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	0.75%	0.76%
Money Market Account (\$50,000.00 minimum)	\$50,000.00	1.00%	1.00%
fnb Club Account (\$5.00 minimum to open)	\$1,000.00	0.05%	0.05%
IRA Variable Rate Account	\$0.00	2.50%	2.53%

CERTIFICATES OF DEPOSIT**

31 Day Certificate	\$1,000.00	0.40%	0.40%
3 Month Certificate	\$1,000.00	0.75%	0.75%
6 Month Certificate	\$1,000.00	0.75%	0.75%
11 Month Certificate	\$1,000.00	1.85%	1.86%
1 Year Certificate	\$1,000.00	1.15%	1.15%
1 1/2 Year Certificate	\$1,000.00	2.00%	2.02%
22 Month Certificate	\$1,000.00	2.05%	2.07%
2 Year Certificate	\$1,000.00	1.40%	1.41%
2 1/2 Year Certificate	\$1,000.00	1.53%	1.54%
3 Year Certificate	\$1,000.00	2.58%	2.60%
4 Year and 5 Year Certificate	\$1,000.00	2.84%	2.87%

* 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