



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

The interest rates and annual percentage yields stated below are accurate as of 2/7/12  
 You may call 308-697-3335 to obtain current information.

<b>VARIABLE RATE ACCOUNTS***</b>	<b>MINIMUM DEPOSIT</b>	<b>INTEREST RATE</b>	<b>INTEREST APY*</b>
Regular Savings Account	\$5.00	0.15%	0.15%
NOW Account	\$5.00	0.05%	0.05%
Super NOW Account	\$1,000.00	0.10%	0.10%
Money Market Account	\$1,000.00	0.25%	0.25%
Money Market Account	\$50,000.00	0.35%	0.35%
fnb Club Account	\$1,000.00	0.01%	0.01%
IRA Variable Rate Account	\$5.00	1.15%	1.16%
<b>CERTIFICATES OF DEPOSIT**</b>			
31 Day Certificate	\$1,000.00	0.15%	0.15%
3 Month Certificate	\$1,000.00	0.26%	0.26%
6 Month Certificate	\$1,000.00	0.26%	0.26%
11 Month Certificate	\$1,000.00	0.85%	0.85%
1 Year Certificate	\$1,000.00	0.88%	0.88%
1 1/2 Year Certificate	\$1,000.00	0.90%	0.90%
22 Month Certificate	\$1,000.00	1.00%	1.00%
2 Year Certificate	\$1,000.00	1.03%	1.03%
2 1/2 Year Certificate	\$1,000.00	1.08%	1.08%
3 Year Certificate	\$1,000.00	1.13%	1.13%
4 Year and 5 Year Certificate	\$1,000.00	1.31%	1.32%

\* 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**