



Deposit Rates Sheet

Checking and Savings Account Rates

Product Type	Minimum Balance	Interest Rate/APY
Regular Checking	No Minimum Balance	Not Applicable
NOW Checking ***	\$1,000.00	0.10%**
Super NOW Checking ***	\$2,500.00	0.10%**
Statement Savings & Kids Klub***	\$10.00 to earn interest	0.12%**
Christmas & Vacation Clubs***	\$10.00 to earn interest	0.12%**

Money Market Rates***

Tier Balance	Interest Rate	APY
\$10.00 to \$49,999.99	0.10%	0.10%**
\$50,000 to \$99,999.99	0.15%	0.15%**
\$100,000.00 to \$249,999.99	0.15%	0.15%**
\$250,000.00 to \$499,999.99	0.20%	0.20%**
\$500,000.00 to \$999,999.99	0.20%	0.20%**
\$1,000,000.00 and above	0.20%	0.20%**

APY- Annual Percentage Yield. APY accurate as of 01/20/2022 Business Day.

**This rate may change after the account is opened.

***Fees could reduce the earning on these accounts.

**** There is a penalty for early withdrawal from Certificates of Deposit/IRAs.



Certificate of Deposit Rates ****

Term	Interest Rate	APY	Minimum Balance
6 Months	0.100%	0.10%	\$1,000.00
12 Months	0.200%	0.20%	\$1,000.00
18 Months	0.250%	0.25%	\$1,000.00
21 Months	0.300%	0.30%	\$1,000.00
24 Months	0.300%	0.30%	\$1,000.00
30 Months	0.300%	0.30%	\$1,000.00
36 Months	0.350%	0.35%	\$1,000.00
48 Months	0.350%	0.35%	\$1,000.00
60 Months	0.400%	0.40%	\$1,000.00

Individual Retirement Account Rates ****

Term	Interest Rate	APY	Minimum Balance
18 Months	0.250%	0.25%	\$250.00
24 Months	0.300%	0.30%	\$250.00
30 Months	0.300%	0.30%	\$250.00
36 Months	0.350%	0.35%	\$250.00
48 Months	0.350%	0.35%	\$250.00
60 Months	0.400%	0.40%	\$250.00

APY- Annual Percentage Yield. APY accurate as of 01/20/2022 Business Day.

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***Fees could reduce the earning on these accounts.

**** There is a penalty for early withdrawal from Certificates of Deposit/IRAs.



Neffs
5629 Route 873, Neffs, PA 18065

www.neffsnatl.com
610-767-3875

Walnutport
211 S. Best Avenue, Walnutport, PA 18088