

# BANK OF THE BLUEGRASS

& T R U S T C O .

## Deposit Rates

Annual Percentage Yields are accurate as of  
January 15, 2019

Account Type	<i>Annual Percentage Yield (APY)</i>	Interest Rate	Minimum Balance to open & obtain APY
<b>CDs*</b>	90 days	<b>0.15</b>	0.15 \$ 2,000
	180 days	<b>0.40</b>	0.40 \$ 2,000
	1 year	<b>1.00</b>	1.00 \$ 500
	2 years	<b>1.15</b>	1.15 \$ 500
	3 years	<b>1.25</b>	1.25 \$ 500
	4 years	<b>1.50</b>	1.50 \$ 500
	5 years	<b>2.00</b>	2.00 \$ 500
<b>IRAs*</b>	IRA 12-month variable**	<b>0.15</b>	0.15 \$ 100
	IRA 12-month deposit	<b>1.00</b>	1.00 \$ 500
<b>Savings**</b>	Kasasa Saver***	<b>1.01</b>	1.01 Qualified below cap
		<b>1.01 - 0.32</b>	0.25 interest
		<b>0.01</b>	0.01 Non-Qualified
	Regular Savings	<b>0.10</b>	0.10 \$ 100
<b>Money</b>	Money Market Account	<b>0.10</b>	0.10 \$ 2,500
<b>Markets**</b>	Premier Market Account	<b>0.20</b>	0.20 10,000 - 49,999
		<b>0.25</b>	0.25 50,000 - 99,999
		<b>0.35</b>	0.35 100,000 & over
<b>Checking**</b>	Kasasa Cash	<b>2.01</b>	1.99 Qualified below cap
		<b>2.01 - 0.48</b>	0.25 Qualified above cap
		<b>0.01</b>	0.01 Non-Qualified
	Kasasa CashBack		<b>3.00%</b> On POS purchases up to \$250 on qualifying accounts
	Interest Checking and	<b>0.05</b>	0.05 1,000 - 9,999
	Health Savings Account	<b>0.10</b>	0.10 10,000 - 24,999
		<b>0.10</b>	0.10 25,000 - 49,999
		<b>0.15</b>	0.15 50,000 - over

\*Penalties on CD and IRA accounts may be assessed for early withdrawal.

\*\*These rates may change after account is opened.

\*\*\*Fees could reduce earnings on accounts (except for Kasasa accounts, no fees apply).

\*\*\*Kasasa Saver requires a Kasasa Cash or Kasasa CashBack checking to open.

Please note that CD amounts over \$100,000 are not quoted on this rate sheet.

Individual depositors insured by the FDIC up to \$250,000.

Individual Retirement Accounts are insured up to \$250,000 per owner.

Additional FDIC insurance may be obtained by properly titling your accounts.

Call us at 859-233-4500