

BANK OF THE BLUEGRASS

& T R U S T C O .

Deposit Rates

Annual Percentage Yields are accurate as of
December 4, 2018

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