

SCHEDULE OF RATES-BUSINESS ACCOUNTS

United Community Bank
105 South Main Street/P.O. Box 67
Poynette, WI 53955
November 30, 2018

This Rate Chart contains information about interest rates and annual percentage yields for some of the accounts we offer.

Account Product Name	Minimum Opening Deposit	Minimum Balance to Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield
United Business Money Market^b	\$ 100.00	\$ 0.01 ^c		
Daily Balances of:				
	up to \$2,999.99		0.10%	0.10%
	\$3,000.00-9,999.99		0.12%	0.12%
	\$10,000.00-24,999.99		0.30%	0.30%
	\$25,000.00 and up		0.40%	0.40%
United Premier Business Money Market^b	\$ 100.00	\$ 0.01 ^c		
Daily Balances of:				
	up to \$24,999.99		0.30%	0.30%
	\$25,000.00-49,999.99		0.40%	0.40%
	\$50,000.00-149,999.99		0.65%	0.65%
	\$150,000.00 and up		0.85%	0.85%
United Business NOW Checking^b	\$ 100.00	\$ 0.01 ^c		
Daily Balances of:				
	up to \$2,499.99		0.10%	0.10%
	\$2,500.00 and up		0.20%	0.20%
United Community Money Market^b	\$ 100.00	\$ 0.01 ^c		
Daily Balances of:				
	up to \$2,999.99		0.10%	0.10%
	\$3,000.00-9,999.99		0.12%	0.12%
	\$10,000.00-24,999.99		0.30%	0.30%
	\$25,000.00 and up		0.40%	0.40%
United Premier Community Money Market^b	\$ 100.00	\$ 0.01 ^c		
Daily Balances of:				
	up to \$24,999.99		0.30%	0.30%
	\$25,000.00-49,999.99		0.40%	0.40%
	\$50,000.00-149,999.99		0.65%	0.65%
	\$150,000.00 and up		0.85%	0.85%
United Community NOW Checking^b	\$ 100.00	\$ 0.01 ^c		
Daily Balances of:				
	up to \$2,499.99		0.10%	0.10%
	\$2,500.00 and up		0.20%	0.20%
United Business Savings^b	\$ 100.00	\$ 500.00 ^c	0.15%	0.15%
United Community Savings^b	\$ 100.00	\$ 500.00 ^c	0.15%	0.15%
90 Day Certificate of Deposit^a	\$ 1,000.00	\$ 1,000.00 ^c	0.10%	0.10%
180 Day Certificate of Deposit^a	\$ 1,000.00	\$ 1,000.00 ^c	0.95%	0.95%
12 Month Certificate of Deposit^a	\$ 1,000.00	\$ 1,000.00 ^c	1.10%	1.10%
24 Month Certificate of Deposit^a	\$ 1,000.00	\$ 1,000.00 ^c	1.30%	1.30%
36 Month Certificate of Deposit^a	\$ 1,000.00	\$ 1,000.00 ^c	1.50%	1.51%
48 Month Certificate of Deposit^a	\$ 1,000.00	\$ 1,000.00 ^c	1.70%	1.71%
60 Month Certificate of Deposit^a	\$ 1,000.00	\$ 1,000.00 ^c	1.90%	1.91%

a) A penalty may be imposed for early withdrawal.

b) The interest rate and annual percentage yield may change after account opening.

c) Daily balance. The amount of the principal in the account each day.

Fees could reduce the earnings on the account.
Interest Rates and Annual Percentage Yields are current as of 11-30-2018.
For current rate information call (608) 635-4351.

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