

SCHEDULE OF RATES-PERSONAL 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 Preferred Checking Account^b	\$ 100.00	\$ 1,000.00 ^c	0.05%	0.05%
United 50 Plus Checking Account^b	\$ 100.00	\$ 0.01 ^c	0.03%	0.03%
United Health Savings Account^b		\$ 0.01 ^c		
Daily Balances of:				
	up to \$4,999.99		0.15%	0.15%
	\$5,000.00-9,999.99		0.40%	0.40%
	\$10,000.00 and up		0.60%	0.60%
United Savings^b	\$ 100.00	\$ 100.00 ^c	0.05%	0.05%
United Junior Savings^b	\$ 25.00	\$ 0.01 ^c	0.05%	0.05%
United Holiday Savings^b	\$ 10.00		0.10%	0.10%
United Money Market^b	\$ 100.00	\$ 0.01 ^c		
Daily Balances of:				
	up to \$2,499.99		0.10%	0.10%
	\$2,500.00-9,999.99		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 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%
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%
IRA 12 Month Certificate of Deposit^a	\$ 1,000.00	\$ 1,000.00 ^c	1.10%	1.10%
IRA 36 Month Certificate of Deposit^a	\$ 1,000.00	\$ 1,000.00 ^c	1.50%	1.51%
IRA 48 Month Certificate of Deposit^a	\$ 1,000.00	\$ 1,000.00 ^c	1.70%	1.71%
IRA 60 Month Certificate of Deposit^a	\$ 1,000.00	\$ 1,000.00 ^c	1.90%	1.91%
IRA 18 Month Certificate of Deposit^{a, b}	\$ 500.00	\$ 0.01 ^c	0.40%	0.40%
IRA United Savings^b	\$ 100.00	\$ 0.01 ^c		
Daily Balances of:				
	up to \$2,499.99		0.15%	0.15%
	\$2,500.00-49,999.99		0.25%	0.25%
	\$50,000.00-149,999.99		0.35%	0.35%
	\$150,000.00 and up		0.45%	0.45%

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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