Deposit Rate Sheet

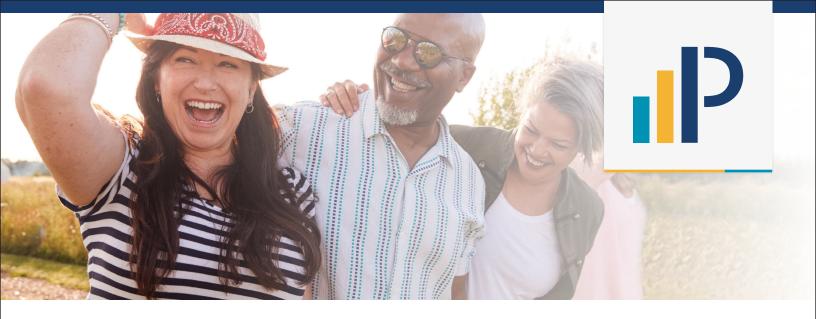
PRESENCE BANK 185 EAST LINCOLN HIGHWAY COATESVILLE PA 19320

	Minimum deposit	Minimum balance	Rate	APY
CDC	to open account	to obtain APY		
CDS	6050.00	00.00		0/
06 MONTHS CERTIFICATE	\$250.00	\$0.00	4.410%	4.51%
10 MONTHS CERTIFICATE	\$250.00	\$0.00	4.070%	4.15%
12 MONTHS CERTIFICATE	\$250.00	\$0.00	3.930%	4.01%
18 MONTHS CERTIFICATE	\$250.00	\$0.00	3.430%	3.49%
24 MONTHS CERTIFICATE	\$250.00	\$0.00	2.065%	2.09%
30 MONTHS CERTIFICATE	\$250.00	\$0.00	2.030%	2.05%
36 MONTHS CERTIFICATE	\$250.00	\$0.00	1.770%	1.79%
42 MONTHS CERTIFICATE	\$250.00	\$0.00	0.850%	0.85%
48 MONTHS CERTIFICATE	\$250.00	\$0.00	0.650%	0.65%
60 MONTHS CERTIFICATE	\$250.00	\$0.00	0.850%	0.85%
72 MONTHS CERTIFICATE	\$250.00	\$0.00	0.900% 1.050%	0.91%
84 MONTHS CERTIFICATE	\$250.00	\$0.00	1.050%	1.06%
CHECKING				
GOLD BUSINESS CHECKING	\$100.00			
Range: \$0.00-\$4,999.99		\$0.00	0.100%	0.10%
Range: \$5,000.00-\$99,999.99		\$5,000.00	0.150%	0.15%
Range: \$100,000.00-\$149,999.99		\$100,000.00	0.200%	0.20%
Range: \$150,000.00-\$199,999.99		\$150,000.00	0.250%	0.25%
Range: \$200,000.00-\$99,999,999,999		\$200,000.00	0.300%	0.30%
LIFE CHECKING	\$100.00			
Range: \$500.00-\$24,999.99		\$500.00	0.100%	0.10%
Range: \$25,000.00-\$99,999,999,999.	99	\$25,000.00	0.150%	0.15%
MUNICIPAL CHECKING	\$100.00			
Range: \$5,000.00-\$99,999.99		\$5,000.00	0.100%	0.10%
Range: \$100,000.00-\$149,999.99		\$100,000.00	0.200%	0.20%
Range: \$150,000.00-\$199,999.99		\$150,000.00	0.250%	0.25%
Range: \$200,000.00-\$99,999,999,999	.99	\$200,000.00	0.300%	0.30%
NOT-FOR-PROFIT CHECKING	\$100.00			
Range: \$0.00-\$99.99		\$0.00	0.100%	0.12%
Range: \$100.00-\$499.99		\$100.00	0.150%	0.15%
Range: \$500.00-\$24,999.99		\$500.00	0.200%	0.20%
Range: \$25,000.00-\$99,999,999,999.	99	\$25,000.00	0.300%	0.30%
REWARDS CHECKING	\$100.00			
Range: \$500.00-\$24,999.99		\$500.00	0.100%	0.10%
Range: \$25,000.00-\$99,999,999,999.	99	\$25,000.00	0.150%	0.15%
MONEY MARKET				
BUSINESS MONEY MARKET	\$1,000.00			
Range: \$2,500.00-\$149,999.99	. ,	\$2,500.00	0.150%	0.15%
Range: \$150,000.00-\$249,999.99		\$150,000.00	0.250%	0.25%
Range: \$250,000.00-\$99,999,999,999	1.99	\$250,000.00	0.450%	0.45%
MONEY MARKET	\$2,500.00	, 11,1111		
Range: \$2,500.00-\$149,999.99	, ,,,,,,,,,	\$2,500.00	0.150%	0.15%
Range: \$150,000.00-\$249,999.99		\$150,000.00	0.250%	0.25%
Range: \$250,000.00-\$99,999,999,999	.99	\$250,000.00	0.450%	0.45%
MUNICIPAL MONEY MARKET	\$1,000.00			
Range: \$2,500.00-\$149,999.99	, -,	\$2,500.00	0.150%	0.15%
Range: \$150,000.00-\$249,999.99		\$150,000.00	0.250%	0.25%
Range: \$250,000.00-\$99,999,999,999	.99	\$250,000.00	0.450%	0.45%
NOT-FOR PROFIT MONEY MARKET	\$1,000.00	¥200,000.0 0	5. 250.0	0.1070
Range: \$2,500.00-\$149,999.99	V1,000.00	\$2,500.00	0.150%	0.15%
		\$150,000.00	0.250%	0.25%
Range: \$150,000.00-\$249,999.99				

Deposit Rate Sheet

PRESENCE BANK 185 EAST LINCOLN HIGHWAY COATESVILLE PA 19320

CAVINICS		Minimum deposit to open account	Minimum balance to obtain APY	Rate	APY
SAVINGS		440.00			
KIDS SAVINGS		\$10.00			
	Range: \$0.00-\$99.99		\$0.00	0.100%	0.12%
	Range: \$100.00-\$499.99		\$100.00	0.100%	0.10%
	Range: \$500.00-\$24,999.99		\$500.00	0.100%	0.10%
	Range: \$25,000.00-\$99,999,999,999.99		\$25,000.00	0.100%	0.10%
SAVINGS		\$100.00			
	Range: \$0.00-\$99.99		\$0.00	0.050%	0.00%
	Range: \$100.00-\$499.99		\$100.00	0.050%	0.05%
	Range: \$500.00-\$24,999.99		\$500.00	0.100%	0.10%
	Range: \$25,000.00-\$99,999,999,999.99		\$25,000.00	0.200%	0.20%



limited time

6-MONTH CD SPECIAL

4-5-1 % APY¹



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