

## Personal and Business Products

Money Market Account		
Tier	Interest Rate*	Annual Percentage Yield* (APY)
\$2,500 - \$24,999.99	0.75%	0.75%
\$25,000 - \$49,999.99	0.85%	0.85%
\$50,000 - \$89,999.99	1.00%	1.00%
\$90,000 - \$199,999	1.15%	1.16%
200,000+	1.25%	1.26%

IOLTA		
Tier	Interest Rate*	Annual Percentage Yield* (APY)
\$2,500 - \$24,999.99	0.75%	0.75%
\$25,000 - \$49,999.99	0.85%	0.85%
\$50,000 - \$89,999.99	1.00%	1.00%
\$90,000 - \$199,999	1.15%	1.16%
200,000+	1.25%	1.26%

Savings Account		
Tier	Interest Rate*	Annual Percentage Yield* (APY)
\$2,500 - \$24,999.99	0.75%	0.75%
\$25,000 - \$49,999.99	0.85%	0.85%
\$50,000 - \$89,999.99	1.00%	1.00%
\$90,000 - \$199,999	1.15%	1.16%
200,000+	1.25%	1.26%

Savings Account - Minor		
Tier	Interest Rate*	Annual Percentage Yield* (APY)
\$50+	0.95%	0.95%

\*Rates are subject to change and may change after the account is open.

All rates on this page are accurate as of February 2, 2018. For current rate information please call (406) 829-2662.

Fees could reduce the earnings on the account.

Bank of Montana reserves the right to not accept deposits.

Preferred minimum balance to open a money market or savings account at Bank of Montana is \$2,500.00; however other initial deposit amounts may be considered.

## Personal and Business Certificates of Deposit (CD)

1 - 11 Months		
Tier	Interest Rate*	Annual Percentage Yield* (APY)
\$1,000+	0.65%	0.65%

\*\*Early Withdrawal Penalty of 1 months' interest on 1 - 2 Month CDs

\*\*Early Withdrawal Penalty of 3 months' interest on 3 - 5 Month CDs

\*\*Early Withdrawal Penalty of 4 months' interest on 6 - 8 Month CDs

\*\*Early Withdrawal Penalty of 6 months' interest on 9 - 11 Month CDs

12 - 23 Months		
Tier	Interest Rate*	Annual Percentage Yield* (APY)
\$1,000 - \$230,000	1.20%	1.21%
\$230,000+	1.40%	1.41%

\*\*Early Withdrawal Penalty of 9 months' interest on 12 - 17 Month CDs

\*\*Early Withdrawal Penalty of 12 months' interest on 18 - 23 Month CDs

24 - 35 Months		
Tier	Interest Rate*	Annual Percentage Yield* (APY)
\$1,000 - \$230,000	1.60%	1.61%
\$230,000+	1.70%	1.71%

\*\*Early Withdrawal Penalty of 18 months' interest

36 or 48 Months		
Tier	Interest Rate*	Annual Percentage Yield* (APY)
\$1,000 - \$230,000	1.75%	1.77%
\$230,000+	1.95%	1.97%

\*\*Early Withdrawal Penalty of 30 months' interest

60 Months		
Tier	Interest Rate*	Annual Percentage Yield* (APY)
\$1,000 - \$230,000	2.15%	2.17%
\$230,000+	2.35%	2.38%

\*\*Early Withdrawal Penalty of 50 months' interest

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\*\*A penalty may be imposed for early withdrawal from certificates of deposit.

Fees could reduce the earnings on the account.

Bank of Montana reserves the right to not accept deposits.