RATE SCHEDULE

Farmers State Bank
11 South Main St / P.O. Box 801
West Salem, OH 44287
10/07/2026

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 Perecentage Yield	Interest Rate	Annual Percentage Yield
2 month Certificate of Deposit [a]	$500.00	$500.00 [c]	2.75%	2.79%
3 month Certificate of Deposit [a]	$500.00	$500.00 [c]	0.03%	0.03%
6 month Certificate of Deposit [a]	$500.00	$500.00 [c]	0.05%	0.05%
7 month Certificate of Deposit [a]	$500.00	$500.00 [c]	2.25%	2.28%
12 month Certificate of Deposit [a]	$500.00	$500.00 [c]	0.15%	0.15%
15 month Certificate of Deposit [a]	$500.00	$500.00 [c]	0.15%	0.15%
18 month Certificate of Deposit [a]	$500.00	$500.00 [c]	0.15%	0.15%
24 month Certificate of Deposit [a]	$500.00	$500.00 [c]	0.18%	0.18%
30 month Certificate of Deposit [a]	$500.00	$500.00 [c]	0.18%	0.18%
36 month Certificate of Deposit [a]	$500.00	$500.00 [c]	0.20%	0.20%
48 month Certificate of Deposit [a]	$500.00	$500.00 [c]	0.30%	0.30%
60 month Certificate of Deposit [a]	$500.00	$500.00 [c]	0.40%	0.40%
72 month Certificate of Deposit [a]	$500.00	$500.00 [c]	0.50%	0.50%
Variable IRA Savings [b]	$25.00	$25.00 [c]	0.15%	0.15%
Ohio Homebuyer Plus, Savings [b]	$500.00	$100.00 [c]	3.50%	3.56%
Money Market [b]		$100.00 [c]		
Daily Balance of:				
$100.00 - $2,500.00			0.02%	0.02%
$2,500.01 - $15,000.00			0.02%	0.02%
$15,000.01 - $25,000.00			0.03%	0.03%
$25,000.01 - $50,000.00			0.05%	0.05%
$50,000.01 - $150,000.00			0.25%	0.25%
$150,000.01 - $500,000.00			0.50%	0.50%
$500,000.01 - $9,999,999.00			0.75%	0.75%
Personal Checking With Interest [b]	$50.00	$100.00 [c]		
Daily Balance of:				
$100.00 - $1,000.00			0.01%	0.01%
$1,000.01 - $10,000.00			0.01%	0.01%
$10,000.01 - $25,000.00			0.03%	0.03%
$25,000.01 - $9,999,999.00			0.03%	0.03%
Business Checking With Interest [b]	$100.00	$100.00 [c]		
Daily Balance of:				
$100.00 - $1,000.00			0.01%	0.01%
$1,000.01 - $10,000.00			0.01%	0.01%
$10,000.01 - $25,000.00			0.03%	0.03%
$25,000.01 - $9,999,999.00			0.03%	0.03%
Regular Savings [b]	$25.00	$100.00 [c]	0.01%	0.01%
Monthly Business Savings [b]	$25.00	$100.00 [c]	0.01%	0.01%
Automatic Transfer Savings [b]	$25.00	$100.00 [c]	0.01%	0.01%

a) A penalty will be imposed for early withdrawl.

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

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

Fees could reduce the earnings on the account.
Interest Rate and Annual Percentage Yields are current as of 10/07/2026
For current rate information call (419) 853-4631.