



Interest rates and annual percentage yield (APY) are effective through December 19, 2018  
Rates are updated every Wednesday and are subject to change daily.

## RATES - PORTALES/CLOVIS

### Time Certificates of Deposits

- Minimum deposit of \$1,000
- Penalty will be imposed for early withdrawal.
- Fixed Rates Unless Otherwise Noted
- Minimum Daily Balance to obtain APY; \$.01

TERM	INTEREST RATE	APY (Annual Percentage Yield)
91 Day	0.02%	0.02%
182 Day	0.03%	0.03%
12 Month	0.18%	0.18%
18 Month	0.23%	0.23%
24 Month	0.28%	0.28%
30 Month	0.35%	0.35%
36 Month	0.43%	0.43%
48 Month	0.60%	0.60%
60 Month	0.80%	0.80%

### Money Market

- Minimum opening balance of \$1,000
- Interest Compounded and Credited Monthly
- Fees imposed could reduce earnings on the account

MINIMUM DAILY BALANCE TO OBTAIN APY	INTEREST RATE	APY (Annual Percentage Yield)
\$25,000 and UP	0.01%	0.01%
\$10,000 to \$24,999.99	0.01%	0.01%
\$0.00 to \$9,999.99	0.01%	0.01%

### NOW Account

- Minimum opening balance of \$500
- Interest Compounded and Credited Monthly; Fixed Rates Unless Otherwise Noted
- Fees imposed could reduce earnings on the account

MINIMUM DAILY BALANCE TO OBTAIN APY	INTEREST RATE	APY (Annual Percentage Yield)
\$.01	0.01%	0.01%

### Savings Account

- Minimum opening balance of \$100
- Interest Compounded Daily and Credited Quarterly
- Fees imposed could reduce earnings on the account

MINIMUM DAILY BALANCE TO OBTAIN APY	INTEREST RATE	APY (Annual Percentage Yield)
\$.01	0.25%	0.25%



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## RATES - ROSWELL/HAGERMAN

### Time Certificates of Deposits

- Minimum deposit of \$1,000
- Penalty will be imposed for early withdrawal.
- Fixed Rates Unless Otherwise Noted
- Minimum Daily Balance to obtain APY; \$.01

TERM	INTEREST RATE	APY (Annual Percentage Yield)
91 Day	0.05%	0.05%
182 Day	0.05%	0.05%
12 Month	0.20%	0.20%
18 Month	0.23%	0.23%
24 Month	0.29%	0.29%
30 Month	0.40%	0.40%
36 Month	0.40%	0.40%
48 Month	0.60%	0.60%
60 Month	0.80%	0.80%

### Money Market

- Minimum opening balance of \$1,000
- Interest Compounded and Credited Monthly
- Fees imposed could reduce earnings on the account

MINIMUM DAILY BALANCE TO OBTAIN APY	INTEREST RATE	APY (Annual Percentage Yield)
\$25,000 and UP	0.08%	0.08%
\$10,000 to \$24,999.99	0.04%	0.04%
\$0.00 to \$9,999.99	0.03%	0.03%

### NOW Account

- Minimum opening balance of \$500
- Interest Compounded and Credited Monthly; Fixed Rates Unless Otherwise Noted
- Fees imposed could reduce earnings on the account

MINIMUM DAILY BALANCE TO OBTAIN APY	INTEREST RATE	APY (Annual Percentage Yield)
\$.01	0.01%	0.01%

### Savings Account

- Minimum opening balance of \$100
- Interest Compounded Daily and Credited Quarterly
- Fees imposed could reduce earnings on the account

MINIMUM DAILY BALANCE TO OBTAIN APY	INTEREST RATE	APY (Annual Percentage Yield)
\$.01	0.15%	0.15%



# James Polk Stone Community Bank

Interest rates and annual percentage yield (APY) are effective through December 19, 2018  
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## RATES - HOBBS/EUNICE

### Time Certificates of Deposits

- Minimum deposit of \$1,000
- Penalty will be imposed for early withdrawal.
- Fixed Rates Unless Otherwise Noted
- Minimum Daily Balance to obtain APY; \$.01

TERM	INTEREST RATE	APY (Annual Percentage Yield)
91 Day	0.05%	0.05%
182 Day	0.05%	0.05%
12 Month	0.18%	0.18%
18 Month	0.24%	0.24%
24 Month	0.29%	0.29%
30 Month	0.35%	0.35%
36 Month	0.43%	0.43%
48 Month	0.50%	0.50%
60 Month	0.63%	0.63%

### Money Market

- Minimum opening balance of \$1,000
- Interest Compounded and Credited Monthly; Fixed Rates Unless Otherwise Noted
- Fees imposed could reduce earnings on the account

MINIMUM DAILY BALANCE TO OBTAIN APY	INTEREST RATE	APY (Annual Percentage Yield)
\$25,000 and UP	0.02%	0.02%
\$10,000 to \$24,999.99	0.02%	0.02%
\$0.00 to \$9,999.99	0.02%	0.02%

### NOW Account

- Minimum opening balance of \$500
- Interest Compounded and Credited Monthly; Fixed Rates Unless Otherwise Noted
- Fees imposed could reduce earnings on the account

MINIMUM DAILY BALANCE TO OBTAIN APY	INTEREST RATE	APY (Annual Percentage Yield)
\$.01	0.01%	0.01%

### Savings Account

- Minimum opening balance of \$100
- Interest Compounded Daily and Credited Quarterly
- Fees imposed could reduce earnings on the account

MINIMUM DAILY BALANCE TO OBTAIN APY	INTEREST RATE	APY (Annual Percentage Yield)
\$.01	0.20%	0.20%

For more information, please contact us at (575) 356-6601.



Amended August 1, 2016