

SHOPPING DISCLOSURE

Murphy-Wall State Bank And Trust Company
Pinckneyville, Murphysboro, Elkhart, Carterville, and Marion
105 E Water St, PO Box 128
Pinckneyville, IL 62274-0128
October 31, 2020

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
Just WIN! Cash Rewards^b	\$ 100.00			
Portion of Your Daily Balance:				
up to \$10,000.00			0.50%	0.50%
\$10,000.01 and up			0.15%	0.50% to 0.15%
Just WIN! Cash Rewards (Base Rate)^b	\$ 100.00		0.01%	0.01%
NOW Account^b	\$ 1,000.00	\$ 500.00 ^c	0.01%	0.01%
Money Market Deposit Account (Tiered)^b	\$ 2,500.00	\$ 1,500.00 ^c		
Daily Balances of:				
\$1,500.00-9,999.99			0.03%	0.03%
\$10,000.00-24,999.99			0.05%	0.05%
\$25,000.00 and up			0.10%	0.10%
Premium Money Market Deposit Account^b	\$ 25,000.00	\$ 10,000.00 ^c	0.30%	0.30%
Just WIN! Rewards Savings^b	\$ 50.00			
Portion of Your Daily Balance:				
up to \$50,000.00			0.15%	0.15%
\$50,000.01 and up			0.15%	0.15% to 0.15%
Just WIN! Rewards Savings BASE RATE^b	\$ 50.00			
Portion of Your Daily Balance:				
up to \$50,000.00			0.01%	0.01%
\$50,000.01 and up			0.01%	0.01% to 0.01%
Statement Savings^b	\$ 50.00	\$ 50.00 ^c	0.02%	0.02%
Christmas Club (with Withdrawal Feature)	\$ 5.00	\$ 5.00 ^c	0.15%	0.15%
Personal IRA^{a, b}	\$ 250.00	\$ 50.00 ^c	0.20%	0.20%
ROTH IRA^b	\$ 250.00	\$ 250.00 ^c	0.20%	0.20%
3 Month Certificate of Deposit^a	\$ 1,000.00	\$ 1,000.00 ^c	0.05%	0.05%
6 Month Certificate of Deposit^a	\$ 1,000.00	\$ 1,000.00 ^c	0.10%	0.10%
12 Month Certificate of Deposit^a	\$ 1,000.00	\$ 1,000.00 ^c	0.15%	0.15%
18 Month Certificate of Deposit^a	\$ 1,000.00	\$ 1,000.00 ^c	0.20%	0.20%
24 Month Certificate of Deposit^a	\$ 1,000.00	\$ 1,000.00 ^c	0.30%	0.30%
30 Month Certificate of Deposit^a	\$ 1,000.00	\$ 1,000.00 ^c	0.30%	0.30%
36 Month Certificate of Deposit^a	\$ 1,000.00	\$ 1,000.00 ^c	0.40%	0.40%
48 Month Certificate of Deposit^a	\$ 1,000.00	\$ 1,000.00 ^c	0.60%	0.60%
60 Month Certificate of Deposit^a	\$ 1,000.00	\$ 1,000.00 ^c	0.85%	0.85%

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 10-31-2020.
For current rate information call (618) 357-5373.

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