

Join the *Christmas Savings Club* at First State Bank and have ready cash for your holiday shopping next year!

**0.65 % APY\*** with auto-transfer

**0.45 % APY\*** without auto-transfer

\$10.00 minimum balance to open. Any withdrawal will close the account and all interest will be forfeited. An early withdrawal fee will apply if account is closed prior to October 31, 2018. Interest earned will be credited on October 31, 2018. The balance of the account will be paid the first week of November, 2018.

- Annual Percentage Yield . This rate is effective 11/01/17-10/31/18

Enrollment period is 11/01/17-2/01/2018



Member  
**FDIC**