

EFFECTIVE MAY 15, 2012 THROUGH MAY 21, 2012

MEMBER FDIC	MINIMUM DEPOSIT <1>	MINIMUM BALANCE <2>	INTEREST RATE	APY <3>
<u>STATEMENT SAVINGS*</u>				
	\$100.00		0.15%	0.15%
<u>NOW ACCOUNTS*</u>				
\$0-9,999	\$900.00	\$0-9,999	0.10%	0.10%
\$10,000-24,999		\$10,000	0.10%	0.10%
\$25,000 AND OVER		\$25,000	0.15%	0.15%
<u>MONEY MARKET*</u>				
\$0-9,999	\$1,000.00	\$0-9,999	0.15%	0.15%
\$10,000-24,999		\$10,000	0.15%	0.15%
\$25,000 AND OVER		\$25,000	0.20%	0.20%
*THE RATE MAY CHANGE AFTER THE ACCOUNT IS OPEN. FEES MAY REDUCE EARNINGS				
<u>CERTIFICATE OF DEPOSITS**</u>				
3 THRU 5 MONTH	\$500.00	\$500.00	0.15%	0.15%
6 THRU 11 MONTH	\$500.00	\$500.00	0.20%	0.20%
*** 9 MONTH SPECIAL ***	\$1,000.00	\$1,000.00	0.50%	0.50%
***22 MONTH SPECIAL ***	\$1,000.00	\$1,000.00	1.00%	1.00%
***42 MONTH SPECIAL ***	\$1,000.00	\$1,000.00	1.30%	1.30%
12 THRU 17 MONTH	\$500.00	\$500.00	0.40%	0.40%
18 THRU 23 MONTH	\$500.00	\$500.00	0.55%	0.55%
24 THRU 29 MONTH	\$500.00	\$500.00	0.75%	0.75%
30 THRU 35 MONTH	\$500.00	\$500.00	0.90%	0.90%
36 THRU 47 MONTH	\$500.00	\$500.00	1.00%	1.00%
48 MONTH	\$500.00	\$500.00	1.25%	1.25%
IRA 12 MO VARIABLE (TRADITIONAL & ROTH)	\$100.00	\$100.00	0.55%	0.55%
IRA 12 MO FIXED (TRADITIONAL & ROTH)	\$100.00	\$100.00	0.55%	0.55%

****SUBJECT TO PENALTY ON EARLY WITHDRAWAL. FEES MAY REDUCE EARNINGS.**

Member FDIC

WE USE THE **DAILY BALANCE METHOD** TO CALCULATE INTEREST ON YOUR ACCOUNT
PLEASE CONTACT **CUSTOMER SERVICE** FOR CURRENT TERMS AND CONDITIONS
AT THESE CONVENIENT LOCATIONS.

HASTINGS STATE BANK & EAST BANK, HASTINGS ROSELAND BANK, ROSELAND, NE FAIRFIELD BANK, FAIRFIELD, NE HSBANK, EAST LINCOLN, NE HSBANK, SOUTH LINCOLN NE HSBANK, WEST, LINCOLN, NE	(402)463-0505 (402)756-6121 (402)726-2121 (402)464-5001 (402)423-0317 (402)474-2265
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