Nicolet
NATIONAL BANK

111 N. Washington Street
Green Bay, WI 54301
800-369-0226
Nicoletbank.com

Consumer (Retail) Interest Rates

Rates Effective as of 11/05/2026

	Minimum to Open	Interest Rate	Annual Percentage Yield (APY)
Real Rewards Checking^	$0.00		
Balances below $25,000.01		2.960%	3.00%
Balances equal to or greater than $25,000.01		0.010%	The APY for this tier will range from 0.61% to 3.00%
When qualifications are not met during a Monthly Qualification Cycle		0.010%	The APY for this tier will range from 0.03% to 0.15%
Platinum Checking^ (Required $25,000.00 aggregated deposit balance or Wealth Relationship to open Platinum checking)			
Balances below $1,000.00		0.000%	0.00%
Balances equal to or greater than $1,000.00 but less than $10,000.00		0.100%	0.10%
Balances equal to or greater than $10,000.00		0.500%	0.50%
Money Market Bank Account (MMA)^	$1,000.00		
Balances below $1,000.00		0.000%	0.00%
Balances equal to or greater than $1,000.00 but less than $5,000.00		0.100%	0.10%
Balances equal to or greater than $5,000.00		0.200%	0.20%
MVP Money Market Account (MVP MMA)^	$10,000.00		
Balances below $10,000.00		0.010%	0.01%
Balances equal to or greater than $10,000.00 but less than $50,000.00		1.290%	1.30%
Balances equal to or greater than $50,000.00 but less than $150,000.00		2.080%	2.10%
Balances equal to or greater than $150,000.00 but less than $500,000.00		2.130%	2.15%
Balances equal to or greater than $500,000.00 but less than $1,000,000.00		2.420%	2.45%
Balances equal to or greater than $1,000,000,00		2.620%	2.65%
Personal Savings*	$100.00		
Balances below $100.00		0.000%	0.00%
Balances equal to or greater than $100.00 but less than $5,000.00		0.150%	0.15%
Balances equal to or greater than $5,000.00		0.200%	0.20%
Junior Savings*	$50.00		
Balances below $50.00		0.000%	0.00%
Balances equal to or greater than $50.00 but less than $1,000.00		0.500%	0.50%
Balances equal to or greater than $1,000.00		0.750%	0.75%
Real Saver Savings^	$100.00		
Balances below $50,000.01		2.470%	2.50%
Balances equal to or greater than $50,000.01		0.010%	The APY for this tier will range from 0.84% to 2.50%
When qualifications are not met during a Monthly Qualification Cycle		0.010%	The APY for this tier will range from 0.05% to 0.15%

Member FDIC / Equal Housing Lender

	Minimum to Open	Interest Rate	Annual Percentage Yield (APY)
Real Cash Back Savings^	$100.00		
Balances below $15,000.01		2.470%	2.50%
Balances equal to or greater than $15,000.01		0.010%	The APY for this tier will range from 0.33% to 2.50%
When qualifications are not met during a Monthly Qualification Cycle		0.010%	The APY for this tier will range from 0.05% to 0.15%
Club Savings Account*	$50.00		
Balances below $100.00		0.000%	0.00%
Balances equal to or greater than $100.00 but less than $5,000.00		0.100%	0.10%
Balances equal to or greater than $5,000.00		0.150%	0.15%
Health Savings Account*	$100.00		
Balances below $5000.00		0.010%	0.01%
Balances equal to or greater than $5000.00 but less than $10,000.00		0.050%	0.05%
Balances equal to or greater than $10,000.00		0.200%	0.20%
Individual Retirement Account (IRA) Savings*	$100.00		
Balances below $2,500.00		0.150%	0.15%
Balances equal to or greater than $2,500.00		0.150%	0.15%
Relationship IRA Money Market^ (Relationship is defined as a Checking account with Direct Deposit)	$100.00		
Balance below $10,000.00		0.010%	0.01%
Balances equal to or greater than $10,000.00 but less than $100,000.00		0.150%	0.15%
Balances equal to or greater than $100,000.00 but less than $250,000.00		0.150%	0.15%
Balances equal to or greater than $250,000.00 but less than $1,000.000.00		0.150%	0.15%
Balances equal to or greater than $1,000,000,00		0.150%	0.15%

The Annual Percentage Yield (APY) and Interest Rate are variable, and may change at any time after you open your account at the discretion of Nicolet National Bank. Fees may reduce earnings and APY.
*For Savings Accounts Interest is compounded and credited quarterly.
^For Platinum and Real Reward Checking Accounts, Real Saver, Real Cash Back Saver and Money Market accounts Interest is compounded and credited monthly.
We use the daily balance method to calculate the interest earned on your account. The daily balance method applies a daily periodic rate to the account balance each day. The disclosed APY assumes that Interest will remain on deposit. The APY is defined as a percentage rate reflecting the annualized interest paid on an account based upon the indicated frequency of compounding for a 365/366 day period.
For specific account details contact a Personal Bank for a Truth in Savings disclosure.

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Effective as of November 5th, 2026

Certificate of Deposit (CDs)
Consumer Interest Rate Sheet

Certificates of Deposit / Individual Retirement Account (IRA) CDs

Minimum of $2500.00 to open.
Relationship is defined as Direct Deposit Checking

	Relationship CD*		CD*	
Term	**Interest Rate**	**Annual Percentage Yield (APY)**	**Interest Rate**	**Annual Percentage Yield (APY)**
3 Month	3.020%	3.05%	2.720%	2.75%
6 Month	3.455%	3.50%	3.160%	3.20%
9 Month	3.747%	3.80%	3.455%	3.50%
12 Month	3.990%	4.05%	3.698%	3.75%
15 Month	4.135%	4.20%	3.844%	3.90%
18 Month	4.232%	4.30%	3.941%	4.00%
24 Month	4.329%	4.40%	4.038%	4.10%
36 Month	4.426%	4.50%	3.941%	4.00%
48 Month	4.474%	4.55%	3.990%	4.05%
60 Month	4.523%	4.60%	4.038%	4.10%

Investor Choice CDs**

Minimum of $10,000.00 to open.
Relationship is defined as Direct Deposit Checking

	Relationship CD*		CD*	
Term	**Interest Rate**	**Annual Percentage Yield (APY)**	**Interest Rate**	**Annual Percentage Yield (APY)**
30 Month	2.870%	2.90%	2.620%	2.65%
42 Month	1.000%	1.00%	0.750%	0.75%

*The disclosed APY (Annual Percentage Yield) assumes that Interest will remain on deposit. The APY is defined as a percentage rate reflecting the annualized interest paid on an account based upon the indicated frequency of compounding for a 365/366 day period. Fees for early withdrawals will reduce earnings. CDs are subject to penalty for early withdrawal: 6 months interest if maturity is 24 months or less: 12 months interest if maturity is more than 24 months. Interest is compounded quarterly. Interest is credited to your account quarterly. Interest is calculated using the daily balance method. Interest Rate and APY may change at our discretion.

**The Investor Choice Certificate offers customers an option to increase the rate one time during the term of the certificate. The rate increase will be determined by the current rate of the Investor Choice Certificate. At the time of the increase, additional funds may be added up to the amount of the original deposit, in increments of $1,000 (limited to initial deposit). Available for consumer deposits only.

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