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[Nicoletbank.com](http://Nicoletbank.com)

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## Consumer Interest Rate Sheet

Savings Accounts*		Minimum to Open	Interest Rate	Annual Percentage Yield (APY)**
Savings	\$100-\$4,999	\$100	0.03%	0.03%
	\$5,000 and above		0.03%	0.03%
Junior Savings	\$50-\$999	\$50	0.03%	0.03%
	\$1,000 and above		0.05%	0.05%
Club Savings	\$100-\$4,999	\$50	0.01%	0.01%
	\$5,000 and above		0.03%	0.03%
Individual Retirement Account (IRA) Savings	\$0.00-\$2,499	\$0.00	0.05%	0.05%
	\$2,500 and above		0.05%	0.05%
Health Savings Account (HSA)	\$0-\$4,999	\$100	0.01%	0.01%
	\$5,000-\$9,999		0.02%	0.02%
	\$10,000 and above		0.03%	0.03%
Money Market Accounts^		Minimum to Open	Interest Rate	Annual Percentage Yield (APY)**
Money Market (MMA)	\$1,000-\$4,999	\$1,000	0.01%	0.01%
	\$5,000 and above		0.03%	0.03%
MVP Money Market (MVP MMA)	\$0-\$9,999	\$10,000	0.01%	0.01%
	\$10,000-\$49,999		0.03%	0.03%
	\$50,000-\$149,999		0.05%	0.05%
	\$150,000-\$499,999		0.05%	0.05%
	\$500,000-\$999,999		0.05%	0.05%
	\$1,000,000 and above		0.05%	0.05%
Relationship IRA Money Market		Relationship is defined as Direct Deposit Checking		
	\$0-\$9,999		0.01%	0.01%
	\$10,000-\$99,999		0.03%	0.03%
	\$100,000-\$249,999		0.05%	0.05%
	\$250,000-\$999,999		0.05%	0.05%
	\$1,000,000 and above		0.05%	0.05%

\*\*The Annual Percentage Yield (APY) is variable and may change after you open your account. Your Interest Rate and APY may change at any time at the discretion of Nicolet National Bank. Fees could reduce earnings and APY. \*For Savings Accounts Interest is compounded and credited quarterly. ^For 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. Interest earned on tiered rate accounts is based on the portion of the account balance that falls within each of the tiers. Applies on all accounts. 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. MEMBER FDIC.