The FARMERS BANK of APPOMATTOX
MEMBER FDIC

Interest Rate Schedule

Effective November 4, 2026

Regular CDs

$1,000 Minimum Deposit **Savings Term**	**Interest Rate**	**Annual Percentage Yield**
6 Month[ab]	3.47%	3.50%
1 Year[ab]	3.21%	3.25%
15 Month[ab]	2.72%	2.75%
18 Month[ab]	2.57%	2.60%
2 Year[ab]	2.53%	2.55%
3 Year[ab]	2.23%	2.25%
5 Year[ab]	2.13%	2.15%

Jumbo CDs

$100,000 Minimum Deposit **Savings Term**	**Interest Rate**	**Annual Percentage Yield**
6 Month[ab]	3.42%	3.50%
1 Year[ab]	3.65%	3.75%
2 Year[ab]	2.93%	3.00%
3 Year[ab]	2.49%	2.55%
5 Year[ab]	2.35%	2.40%

Special CDs

Savings Term	**Interest Rate**	**Annual Percentage Yield**
12 Month No Penalty Certificate[b] *$5,000 Minimum Deposit*	2.97%	3.00%
11 Month Certificate[ab] *NEW MONEY ONLY $5,000 Minimum Deposit*	3.94%	4.00%
18 Month Club Certificate[ab] *$10,000 Minimum Deposit*	2.67%	2.70%

IRAs **Regular or Roth IRAs**	**Interest Rate**	**Annual Percentage Yield**
5 Year Fixed Rate CD[ab] *$1,000 Minimum Deposit*	2.13%	2.15%
5 Year Jumbo CD[ab] *$100,000 Minimum Deposit*	2.35%	2.40%
Savings Variable Rate[abc]	0.70%	0.70%

If any questions, contact a Relationship Banker toll free at 1-877-405-7797.
Post Office Box 216, Appomattox, Virginia 24522-0216 www.thefarmersbankva.com

(a) A penalty will be imposed for early withdrawal.
(b) Annual Percentage Yield is accurate as of the date of this interest rate schedule
(c) The interest rate and annual percentage yield may change after account opening.
Note: Fees & services charges could reduce the earnings on the account

Interest Rate Schedule

Effective November 4, 2026

PERSONAL CHECKING ACCOUNTS

Century Checking Accounts[bc]

$100 Minimum Opening Deposit, minimum average daily balance of $500.00 to obtain the disclosed annual percentage yield.

Interest paid on four-tiered levels	**Interest Rate**	**Annual Percentage Yield**
$ 500.00 - $ 9,999.99	0.05%	0.05%
$10,000.00 - $49,999.99	0.10%	0.10%
$50,000.00 - $249,999.99	0.15%	0.15%
$250,000.00 & Up	0.20%	0.20%

Farmers Club Checking Accounts[bc]

$100 Minimum Opening Deposit, minimum average daily balance of $500.00 to obtain the disclosed annual percentage yield.

Interest paid on three-tiered levels	**Interest Rate**	**Annual Percentage Yield**
$ 500.00 - $ 9,999.99	0.05%	0.05%
$10,000.00 - $49,999.99	0.10%	0.10%
$50,000.00 - Up	0.15%	0.15%

Now Sterling Checking Accounts[bc]

$100 Minimum Opening Deposit, minimum average daily balance of $500.00 to obtain the disclosed annual percentage yield.

	Interest Rate	**Annual Percentage Yield**
$ 500.00 - Up	0.05%	0.05%

BUSINESS CHECKING ACCOUNTS

Century Business Checking Accounts[bc]

$100 Minimum Opening Deposit, minimum average daily balance of $1,00.00 to obtain the disclosed annual percentage yield.

Interest paid on four-tiered levels	**Interest Rate**	**Annual Percentage Yield**
$ 1,000.00 - $ 9,999.99	0.05%	0.05%
$10,000.00 - $49,999.99	0.10%	0.10%
$50,000.00 - $249,999.99	0.15%	0.15%
$250,000.00 & Up	0.20%	0.20%

Now Sterling Business Checking Account[bc]

$100 Minimum Opening Deposit, minimum average daily balance of $500.00 to obtain the disclosed annual percentage yield.

	Interest Rate	**Annual Percentage Yield**
$ 500.00 - Up	0.05%	0.05%

PERSONAL/BUSINESS SAVINGS ACCOUNTS

Statement Savings[bc]

$100 Minimum Opening Deposit, minimum average daily balance of $10.00 to obtain the disclosed annual percentage yield.

	Interest Rate	**Annual Percentage Yield**
$ 100.00 - Up	0.10%	0.10%

Money Market[bc]

$100 Minimum Opening Deposit, minimum average daily balance of $5,000.00 to obtain the disclosed annual percentage yield.

Interest paid on four-tiered levels	**Interest Rate**	**Annual Percentage Yield**
$ 5,000.00 - $ 49,999.99	0.10%	0.10%
$50,000.00 - $99,999.99	0.15%	0.15%
$100,000.00 - $249,999.99	1.00%	1.00%
$250,000.00 & Up	1.50%	1.50%

(a) A penalty will be imposed for early withdrawal.
(b) Annual Percentage Yield is accurate as of the date of this interest rate schedule
(c) The interest rate and annual percentage yield may change after account opening.
Note: Fees & services charges could reduce the earnings on the account