HILLTOPBANK Member FDIC

Certificate of Deposit

Balance	$1,000- $49,999	$50,000 +
31 Days	0.65% / 0.65% APY*	0.70% / 0.70% APY*
60 Days	0.70% / 0.70% APY*	0.75% / 0.75% APY*
91 Days	0.75% / 0.75% APY*	0.80% / 0.80% APY*
182 Days	0.95% / 0.95% APY*	1.00% / 1.01% APY*
12 Months	1.50% / 1.51% APY*	1.55% / 1.56% APY*
18 Months	1.60% / 1.61% APY*	1.65% / 1.66% APY*
24 Months	1.70% / 1.71% APY*	1.75% /1.76 % APY*
30 Months	1.75% / 1.76% APY*	1.80% / 1.81% APY*
48 Months	1.90% / 1.91% APY*	1.95% / 1.97% APY*
60 Months**	2.00% / 2.02% APY*	2.10% / 2.12%APY*
72 Months	2.10% / 2.12% APY*	2.20% / 2.22% APY*

** 60 month CD has option to bump rate one time without changing maturity; see CD for more information.

Balance	$1,000- $49,999	$50,000-$99,999	$100,000 +
SPECIAL: 182 Days	3.20% / 3.25% APY*	3.45% / 3.51% APY*	3.70% / 3.76% APY*
SPECIAL: 12 Months	2.95% / 2.99% APY*	3.20% / 3.25% APY*	3.45% / 3.51% APY*

Money Market Savings

Up to $999	$1,000-$9,999	$10,000-$49,999	$50,000 +
0.40% / 0.40% APY*	0.50% / 0.50% APY*	0.55% / 0.55% APY*	0.60% / 0.60% APY*

Checking

Account Type	Up to $999	$1,000 +
Premier Snapshot®	0.10% / 0.10% APY*	0.15% / 0.15% APY*
Freedom 50®	0.10% / 0.10% APY*	0.15% / 0.15% APY*
Snapshot® Low	0.10% / 0.10% APY*	0.15% / 0.15% APY*
Analysis Checking	0.10% / 0.10% APY*	0.15% / 0.15% APY*

IRA Time Deposits

91 Days	0.30% / 0.30% APY*
182 Days	0.50% / 0.50% APY*
12 Months	1.05% /1.06% APY*
18 Months	1.15% / 1.16% APY*
30 Months	1.30% /1.31% APY*
48 Months	1.45% / 1.45% APY*
18 Month Variable	4.285% 4.370% APY*
IRA Savings	0.30% / 0.30% APY*

Health Savings Accounts

Up to $999.99	0.40% / 0.40% APY*
$1,000-$9,999.99	0.50% / 0.50% APY*
$10,000-$49,999.99	0.55% / 0.55% APY*
$50,000 +	0.60% / 0.60% APY*

Rates as of November 2, 2026

Please call 307-265-2740 for current rates

***ANNUAL PERCENTAGE YIELD RATES ARE SUBJECT TO CHANGE AT ANY TIME. $100 DEPOSIT REQUIRED AT OPENING ON CHECKING AND SAVINGS, $1000 OPENING DEPOSIT REQUIRED FOR CD'S. FEES COULD REDUCE EARNING ON ACCOUNTS. PENALTIES MAY BE IMPOSED FOR EARLY WITHDRAWAL, PLEASE SEE ADDITIONAL DISCLOSURES.**