

## Investments

	Commercial	Trust
Money Market Rate	0.01% (2.25% if account maintains \$100,000 balance)	5.26%
CD Options	4.50% 3 Mo 4.75% 6 Mo 4.75% 9 Mo	
Fee	\$0	.6% of Balance Monthly

### Notes:

There is minimum purchase option on the commercial side of \$100,000

Since the commercial side has a much lower money market rate, CDs will need to be reinvested immediately upon maturity to gain the most on our investments.

The Money Market option on the Trust side is liquid & fully collateralized.

Municipal deposit accounts on the commercial side are fully collateralized.

\$3,542 in interest after 9 months

\$4,015 in interest after 9 months; after fees \$3,565

3rd Quarter total fees \$1,108.19

3rd Quarter total interest \$742.68

Hello Heather:

Lisa told me about your desire to compare the income in our money market after your monthly fee is deducted to whatever 9 month CD rate you might be looking at.

I've attached a spreadsheet with the calculation plus some calculations detailing the returns on your overall account net of fees.

If you have questions you can call me. Karissa

**Hypothetical 100K into money market 9 months**

Initial Principal (P)	100,000
Annual Interest Rate	5.26%
Compounding Periods per year (n)	12
Number of years (t)	0.75

<b>Ending Amount</b>	<b>104,015</b>
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<b>Total Interest Received 9 months</b>	<b>4,015</b>
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Fees on 100K	450
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<b>Net Income after fees 9 months</b>	<b>3,565</b>
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<b>Annualized Rate of Return Net of Fees</b>	<b>4.75%</b>
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