

Market Maximizer Certificate of Deposit Program

**Are you getting the most
for your money?
Earn a higher rate in Market Max!**

Bath State Bank's new Market Maximizer is a confident, competitive form of savings that gives you more for your hard-earned money. Our Market Max Certificate of Deposit (CD) Program provides a special rate based on your total deposit relationship with us.

To obtain our special rate in our Market Maximizer CD Program, you need a minimum of \$10,000 to purchase a CD and have a minimum of \$150,000 household deposits with Bath State Bank. Your rate for a Market Max CD is based on your total deposits, which may include: Passbook Savings; Basic, Now or Golden Checking; Early Harvest Money Market, and Certificate of Deposits or IRA CDs. The tiered rates are based on total household deposits and your choice of term in the Market Max CD Program (please see example.)

It is clear to see that our Market Maximizer Program is a simple choice to obtain a higher rate on your CD portfolio. You can be confident when your Market Max CD comes due that you will be given an advanced notice and the opportunity to continue a convenient, competitive roll-over rate when you qualify for the Program. Each month, you will be informed of our Market Maximizer CD Program rates.

Impressive yields, convenience and confidence are why customers are choosing our new Market Maximizer CD Program. And, of course, there are no purchase or maintenance fees.

Get the most for your money at Bath State Bank today. At Bath State Bank, you are banking with the peace of mind that comes from banking with your trusted *friend by the side of the road*.

Call us for a Market Max CD Program rate card or visit www.BathStateBank.com for rates and details. As always, please let us know if you have any questions about our products or services.



Market Max

- Minimum of \$10,000 to purchase Market Maximizer CD**
- To receive the competitive CD rate, a minimum of \$150,000 household deposits in Bath State Bank is required**
- Special rate for that purchased CD is based on total household deposits**
- Be confident when Market Max CD comes due that a convenient, competitive roll-over rate will be offered**
- When a regular CD matures, it will be repriced off the Market Max Program rate**
- Confidence in pricing**
- No purchase or maintenance fees**

Terms of Market Maximizer:

► Eligibility is based on maintaining total deposits for your household of \$150,000 or more, completion of the enrollment form and a listing of accounts for your business or residence. If your deposit balance falls below \$150,000, then CDs would be priced at the standard rate.

► Rates are based on the total deposit relationship for the household at the time of a CD purchase or when a CD is repriced at maturity.

► Bath State Bank will offer a premium rate, which will be based on a number of factors, including local specials and the National CD market.

► It is the responsibility of the depositor to inform the bank of the account titles to be linked for the purpose of determining the total deposit relationship for the household. Account linkage will be restricted to individuals who maintain the same residence. Individual accounts will be based on residency. Partnerships and corporate accounts will be based on business address.

► CD's are only repriced upon maturity and subject to the penalty as disclosed on the Certificate of Deposit.