

S&T Bank Deposit Rates
(Effective **July 11 – July 17, 2018**)

Promotional CD Time Deposits

Penalty Free 12-Month CD Time Deposit or IRA

12-month CD	Opening Balance Requirements	Annual Percentage Yield
	\$1000	1.00%

Penalty Free 12-Month CD Time Deposit – Annual Percentage Yield (APY) assumes interest remains on deposit until maturity, and withdrawal of interest will reduce earnings. No withdrawals permitted during the first 7 day period. Entire certificate may be redeemed without penalty after the first seven days. No partial withdrawals. CD will automatically renew into 12 Month Penalty Free CD with rate offered at the time of maturity. Offer may be withdrawn at any time. Minimum deposit amount is \$1,000. Maximum deposit of \$500,000 per household. CD Time Deposit-1099 is produced in the year interest is paid. This promotion is not available for investors and brokered accounts.

23-Month CD Time Deposit or IRA

23-month CD	Opening Balance Requirements	Annual Percentage Yield
Effective June 13, 2018	\$1000	2.55%

23 Month CD Time Deposit or IRA - Annual Percentage Yield (APY) assumes interest remains on deposit until maturity, and withdrawal of interest will reduce earnings. CD Time Deposit - 1099 is produced in the year interest is paid. This special cannot be combined with any other offer and excludes institutional investors, brokered accounts and money for public funds. Substantial penalty for early withdrawal of funds. Penalty for early withdrawals could affect the APY and could reduce the principal for these accounts. Automatically renews into a 23-month CD with the rate offered at the time of maturity. Minimum deposit requirement is \$1,000. Maximum deposit amount of \$250,000 per household. Offer can be withdrawn at any time.

S&T-Bill CD Time Deposit

12-month CD	Opening Balance Requirements	Annual Percentage Yield
Effective June 1, 2018	\$500	1.87%

S&T-Bill CD Time Deposit – Annual Percentage Yield (APY) assumes interest remains on deposit until maturity, and withdrawal of interest will reduce earnings. CD Time Deposit - 1099 is produced in the year interest is paid. This special cannot be combined with any other offer and excludes institutional investors, brokered accounts and money for public funds. Penalty for early withdrawals could affect the APY and could reduce principal for these accounts. This CD Time Deposit APY and interest rate cannot be combined with any other promotion. Additional deposits may be made through automatic transfers from an S&T checking or savings account. Minimum transfer amount is \$50. Deposits may also be made at any branch location. Customer must have an S&T checking or savings account to open the CD. Not available on IRAs. This is a variable rate account. The APY and interest rate on the entire account balance will be adjusted and become effective the first Business Day of each month. Deposits made during the month will earn the effective rate from the date of deposit until the rate adjusts. Interest payments will only be available through transfer of funds to an S&T checking or savings account. Interest will be compounded and credited quarterly on March 31, June 30, September 30 and December 31. If withdrawals are made to this account prior to maturity date, a penalty of 90 days simple interest will be imposed. The rate of interest is tied to the 91-Day Treasury Bill rate (Discount rate in effect for the last Treasury Bill auction of the previous month).

Promotional Money Market Deposits

Rate Tracker Money Market

Rate Tracker (Effective March 21, 2018)	Opening Balance Requirements	Annual Percentage Yield
\$0 through \$9,999.99	\$20,000 new money	1.50%
\$10,000-\$99,999.99	-	1.50%
\$100,000-\$499,999.99	-	1.50%
\$500,000-\$999,999.99	-	1.50%
\$1 million +	-	1.50%

Rate Tracker – The Annual Percentage Yield (APY) is equal to 75% of the current Upper Bound Fed Funds Target rate. Interest rate and APY will change based on the current Upper Bound Fed Funds Target Rate. Minimum deposit of \$20,000 new money required. New money is defined as monies that have not been on deposit with S&T Bank in the past thirty days. A monthly maintenance fee of \$15 will be assessed if \$10,000 minimum daily balance is not maintained. The account has maximum of six (6) third party transactions permitted per month. This is a variable rate account. This account is not available for public funds. Interest rate and APY may change without prior notice. Fees may reduce earnings.

* Changes from the previous week shown in **bold**.
Fees may reduce earnings.