

**Hilltop National Bank
401(k) Time Deposit Investment Alternative**

Name of investment	Hilltop National Bank Time Deposit
Name of issuer	Hilltop National Bank Trust & Financial Services
Type or category of investment	FDIC Insured Deposit
Web Site (if any) for investment	https://www.hilltopnationalbank.com/wp-content/uploads/2018/01/HNB401kTimedeposit.pdf
Other identifying information	not applicable
Investment's objectives or goals	The Fund is a money market savings account that seeks to maintain a stable net asset value (NAV) of \$1.00 per Share. The Fund's investment objective is to provide current income consistent with stability of principal.
Investment's principal strategies and asset types	The investment seeks to limit principal risk through FDIC coverage and also seeks to limit interest rate risk by adjusting the interest rate the first day of each calendar quarter.
Investment's principal risks	Individual participant balance exceeds FDIC coverage.
Investment's portfolio turnover rate	not applicable
Description of shareholder-type fees	none
Total annual operating expenses	none
Fixed or stated return investments:	
Fixed or stated annual rate of return	not applicable
Term of investment	The interest rate paid on this account will be set the first day of each calendar quarter. The rate will be the coupon equivalent yield on the average auction rate of the last 26 week Treasury Bill auction of the previous calendar quarter.
If adjustable rate, current return	2.573% as of January 1, 2019
If adjustable rate, guaranteed return	not applicable
If adjustable rate, contact info	Hilltop National Bank Trust & Financial Services, (307) 577-3462

Performance information as of 12/31/2018	1 year	5 year	10 year
Hilltop National Bank Time Deposit	2.0198%	0.7282%	0.4519%
Citi Treasury Bill 3 Mon	1.86%	0.60%	0.35%

This information details past performance but is no guarantee of future investment performance.

Updated as of January 5, 2019