



True Local. True Banking.

# CERTIFICATE OF DEPOSIT ACCOUNT RATE SHEET

Rates Effective as of: December 1, 2018

## CD RATE SPECIALS

**13 MONTH CD**  
with checking account

**2.00%** APY\*

**15 MONTH CD**  
with checking account

**2.55%** APY\*

**59 MONTH CD**  
with checking account

**3.00%** APY\*

**Rollover your maturing CD  
and take advantage of these great rates!**

\*Annual Percentage Yields (APY's) shown are accurate as of December 1, 2018 and are subject to change without notice. Fees may reduce earnings. The Interest Rate and APY are fixed for the length of the term. Minimum balance to open account and obtain the advertised Annual Percentage Yield is \$500. APY assumes that interest remains on deposit until maturity. To earn rate shown you must have a checking account or rates are as follows: 13 Month CD - 1.80% APY; 15 Month CD - 2.35% APY; 59 Month CD 2.80% APY. Withdrawals prior to the maturity date may be subject to early withdrawal penalty.

### CERTIFICATE OF DEPOSIT ACCOUNTS\*\*

Account Type	Interest Rate	Annual Percentage Yield	Interest Compounded	Interest Credited	Minimum Balance to Open	Minimum Balance to Earn APY
3 Month Certificate	0.20%	0.20%	At Maturity	At Maturity	\$2,500	\$2,500
6 Month Certificate	0.30%	0.30%	Daily	Quarterly	\$2,500	\$2,500
8 Month Certificate	0.40%	0.40%	Daily	Quarterly	\$2,500	\$2,500
1 Year Certificate	0.45%	0.45%	Daily	Quarterly	\$500	\$500
18 Month Certificate	0.60%	0.60%	Daily	Quarterly	\$500	\$500
2 Year Certificate	0.70%	0.70%	Daily	Quarterly	\$500	\$500
30 Month Certificate	0.90%	0.90%	Daily	Quarterly	\$500	\$500
3 Year Certificate	0.995%	1.00%	Daily	Quarterly	\$500	\$500
4 Year Certificate	1.19%	1.20%	Daily	Quarterly	\$500	\$500
5 Year Certificate	1.39%	1.40%	Daily	Quarterly	\$500	\$500

\*\*The "Annual Percentage Yield" assumes that the interest remains on deposit until maturity. A withdrawal will reduce earnings. The Interest Rate and APY are fixed and are in effect for the duration of the term specified. Substantial penalties for early withdrawal. Other terms and conditions may apply. Refer to the Deposit Account Disclosure or inquire with Customer Service for further information on account terms and conditions.

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