



The
Incredibly
Neighborhoodly
Commercial
Bank

CERTIFICATE OF DEPOSIT ACCOUNT RATE SHEET

Rates Effective as of February 22, 2023

CD RATE SPECIALS

1) **7 MONTH CD**
with checking account

4.00%
APY*

INTEREST RATE - 3.92%

2) **15 MONTH CD**
with checking account

3.00%
APY*

INTEREST RATE - 2.96%

3) **18 MONTH CD**
with checking account

3.25%
APY*

INTEREST RATE - 3.20%

CERTIFICATE OF DEPOSIT ACCOUNTS

Account Type	Interest Rate	Annual Percentage Yield*	Interest Compounded	Interest Credited	Minimum Balance to Open
3 Month Certificate	0.10%	0.10%	Monthly	Monthly and at Maturity	\$500
6 Month Certificate	0.10%	0.10%	Monthly	Monthly and at Maturity	\$500
8 Month Certificate	0.10%	0.10%	Monthly	Monthly and at Maturity	\$500
1 Year Certificate	0.15%	0.15%	Monthly	Monthly and at Maturity	\$500
18 Month Certificate ³	3.20%	3.25%	Monthly	Monthly and at Maturity	\$500
2 Year Certificate	0.20%	0.20%	Monthly	Monthly and at Maturity	\$500
30 Month Certificate	0.30%	0.30%	Monthly	Monthly and at Maturity	\$500
3 Year Certificate	0.30%	0.30%	Monthly	Monthly and at Maturity	\$500
4 Year Certificate	0.35%	0.35%	Monthly	Monthly and at Maturity	\$500
5 Year Certificate	0.45%	0.45%	Monthly	Monthly and at Maturity	\$500

*The Annual Percentage Yield (APY) shown is accurate as of February 22, 2023 and subject to change without notice. Minimum balance to open account and obtain the advertised APY is \$500. APY assumes that interest remains on deposit until maturity. CD's are subject to early withdrawal penalty. Fees will reduce earnings. The Interest Rate and APY are fixed and are in effect for the duration of the term specified. Other terms and conditions may apply. Refer to the CD Disclosure or inquire with Customer Service for further information on account terms and conditions.

^{1,2,3} To earn rate shown you must have a checking account or rates are as follows: 1) 7 Month CD - 3.80% APY - 3.73% interest rate; 2) 15 Month CD - 2.80% APY - 2.76% interest rate; 3) 18 Month CD 3.05% APY - 3.00% interest rate. Limited time offer. Subject to change without notice.

MEMBER FDIC