



The Incredibly Neighborly
Commercial Bank

CERTIFICATE OF DEPOSIT ACCOUNT RATE SHEET

Rates Effective as of: May 18, 2022

CD RATE SPECIALS

7 MONTH CD
with checking account

0.55% APY*

15 MONTH CD
with checking account

1.00% APY*

59 MONTH CD
with checking account

1.55% APY*

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

*Annual Percentage Yields (APY's) shown are accurate as of May 18, 2022 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: 7 Month CD - .45% APY; 15 Month CD - .90% APY; 59 Month CD 1.45% 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 | 0.10% | 0.10% | At Maturity | At Maturity | \$500 | \$500 |
| 6 Month Certificate | 0.10% | 0.10% | Daily | Quarterly | \$500 | \$500 |
| 8 Month Certificate | 0.10% | 0.10% | Daily | Quarterly | \$500 | \$500 |
| 1 Year Certificate | 0.15% | 0.15% | Daily | Quarterly | \$500 | \$500 |
| 18 Month Certificate | 0.20% | 0.20% | Daily | Quarterly | \$500 | \$500 |
| 2 Year Certificate | 0.20% | 0.20% | Daily | Quarterly | \$500 | \$500 |
| 30 Month Certificate | 0.30% | 0.30% | Daily | Quarterly | \$500 | \$500 |
| 3 Year Certificate | 0.30% | 0.30% | Daily | Quarterly | \$500 | \$500 |
| 4 Year Certificate | 0.35% | 0.35% | Daily | Quarterly | \$500 | \$500 |
| 5 Year Certificate | 0.45% | 0.45% | 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.

MEMBER FDIC