



Certificates of Deposit* and IRA CDs*

| Product Name | Minimum Balance To Earn Stated Apy | Interest Rate | Annual Percentage Yield (APY) |
|------------------------------------|------------------------------------|---------------|-------------------------------|
| 90 Day CD or IRA CD | \$500.00 | 0.10% | 0.10% |
| 6 Month CD or IRA CD | \$500.00 | 4.07% | 4.15% |
| 9 Month CD or IRA CD | \$500.00 | 3.59% | 3.65% |
| 1 Year CD or IRA CD | \$500.00 | 3.69% | 3.75% |
| 1 1/2 Year (18 Month) CD or IRA CD | \$500.00 | 2.72% | 2.75% |
| 2 Year CD or IRA CD | \$500.00 | 2.47% | 2.50% |
| 3 Year CD or IRA CD | \$500.00 | 0.30% | 0.30% |
| 4 Year CD or IRA CD | \$500.00 | 0.30% | 0.30% |
| 5 Year CD or IRA CD | \$500.00 | 0.30% | 0.30% |

*\$500.00 minimum to open Certificate of Deposit. A substantial interest penalty may be required for early withdrawals from Certificates of Deposit and IRA CDs. Contact a representative for further information regarding applicable fees and terms. Fees could reduce the earnings on the account.