





STANDARD CERTIFICATES OF DEPOSIT (CDs)

Minimum opening deposit \$2,500. Subject to change without notice; Fees could reduce earnings on the account. A penalty for early withdrawal may apply.

TERM	Minimum Daily Balance to Obtain Annual Percentage Yield							
	\$2,500-\$9,999.99		\$10,000-\$49,999.99		\$50,000-\$99,999.99		\$100,000+	
	INTEREST RATE	ANNUAL PERCENTAGE YIELD	INTEREST RATE	ANNUAL PERCENTAGE YIELD	INTEREST RATE	ANNUAL PERCENTAGE YIELD	INTEREST RATE	ANNUAL PERCENTAGE YIELD
1 Month	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%
3 Months	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%
4 Months 	3.30%	3.35%	3.30%	3.35%	3.45%	3.50%	3.95%	4.02%
6 Months 	3.15%	3.20%	3.15%	3.20%	3.40%	3.45%	3.69%	3.75%
9 Months 	3.10%	3.14%	3.10%	3.14%	3.40%	3.45%	3.45%	3.50%
12 Months 	2.90%	2.94%	2.90%	2.94%	2.96%	3.00%	2.96%	3.00%
18 Months	1.99%	2.00%	1.99%	2.00%	1.99%	2.00%	1.99%	2.00%
24 Months	1.99%	2.00%	1.99%	2.00%	1.99%	2.00%	1.99%	2.00%
36 Months	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%
48 Months	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%
60 Months	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%

For all details, account definitions, features and fees, please refer to our *Truth In Savings Disclosure, Deposit Accounts Fee & Information Schedules and Deposit Account Agreement & Disclosure.*



Online account opening is available for **Existing Customers** when opened as a Personal account with individual or joint ownership. Simply log in to Mobile Banking or Online Banking and select "Open New Account".

PUBLIC FUNDS CERTIFICATES OF DEPOSIT (CDs)

Minimum opening deposit \$2,500. Subject to change without notice; Fees could reduce earnings on the account. A penalty for early withdrawal may apply.

TERM	Minimum Daily Balance to Obtain Annual Percentage Yield							
	\$2,500-\$9,999.99		\$10,000-\$49,999.99		\$50,000-\$99,999.99		\$100,000+	
	INTEREST RATE	ANNUAL PERCENTAGE YIELD	INTEREST RATE	ANNUAL PERCENTAGE YIELD	INTEREST RATE	ANNUAL PERCENTAGE YIELD	INTEREST RATE	ANNUAL PERCENTAGE YIELD
3 Months	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.25%	0.25%
4 Months	2.80%	2.83%	2.80%	2.83%	2.96%	3.00%	3.69%	3.75%
6 Months	2.50%	2.53%	2.50%	2.53%	2.72%	2.75%	3.45%	3.50%
12 Months	2.35%	2.37%	2.35%	2.37%	2.47%	2.50%	2.47%	2.50%

For all details, account definitions, features and fees, please refer to our *Deposit Accounts Fee & Information Schedules and Deposit Account Agreement & Disclosure.*