



December

CD SPECIALS

MEMBER FDIC

13 month ^{TERM} 2.25%
ANNUAL PERCENTAGE YIELD

23 month ^{TERM} 2.35%
ANNUAL PERCENTAGE YIELD

35 month ^{TERM} 2.45%
ANNUAL PERCENTAGE YIELD

59 month ^{TERM} 2.65%
ANNUAL PERCENTAGE YIELD

ONE TIME STEP UP OPTION AVAILABLE**

**rate may change after account opening

MINIMUM DEPOSIT OF \$5,000 REQUIRED TO OPEN.
FEES MAY REDUCE EARNINGS.

EARLY WITHDRAWAL PENALTIES MAY APPLY.

Minimum balance required to obtain advertised APY is \$5,000. Interest compounded annually. Auto-renewable at current rates.

SPECIAL EFFECTIVE THROUGH DECEMBER 31

These specials subject to the following conditions:

- If the CD already exists at our bank and is being renewed, it must be at least \$5,000 and the customer must have at least one other relationship with us in the form of a loan or deposit account.

- If it is a new CD, the customer:
Must open the CD with a minimum deposit of \$5,000 with new funds, not currently on deposit with us.

*THIS OFFER IS NOT AVAILABLE TO BUSINESSES, OTHER FINANCIAL INSTITUTIONS OR PUBLIC ENTITIES.