800.922.6872
www.mvsb.com

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	3.20%	3.25%
9 Month CD or IRA CD	$500.00	3.93%	4.00%
1 Year CD or IRA CD	$500.00	3.69%	3.75%
1 1/2 Year (18 Month) CD or IRA CD	$500.00	4.07%	4.15%
2 Year CD or IRA CD	$500.00	2.33%	2.35%
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.