

Certificates of Deposit*

Product Name	Minimum Balance To Earn Stated Apy	Interest Rate	Annual Percentage Yield (APY)
6 Month Add-on ¹ (\$500.00 minimum to open)	\$500.00	0.10%	0.10%

¹ The 6 Month Add-On is <u>not</u> available for IRA CDs ¹ The 6 Month Add-On allows 1 penalty-free withdrawal during 6 month term following initial 7 days account is open. *A substantial interest penalty may be required for early withdrawals from Certificates of Deposit. Contact a representative for further information regarding applicable fees and terms. Fees could reduce the earnings on the account.