

## CD/IRA Specials!

Minimum Deposit to open \$10,000.00

## 13 Month Certificate of Deposit

Interest rate 4.75% with an Annual Percentage Yield of 4.85%

Interest will be compounded and credited monthly. This Certificate will automatically renew for 12 months at maturity date.\*\*

Or

## 21 Month Certificate of Deposit

Interest rate 4.50% with an Annual Percentage Yield of 4.58%

Interest will be compounded and credited quarterly. This Certificate will automatically renew for 15 months at maturity date.\*\*

\*\*The interest rate will be the rate offered by Bank for new certificates with the same terms and conditions.

The Bank will impose a penalty of 180 days of interest for withdrawal of principal prior to the maturity date. The penalty may invade principal.

