

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.
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