

**Upon maturity, Certificate of Deposit (CD) will automatically renew for an additional 12 months, rates and terms may change. We send a maturity notice prior to renewal.*

***Annual Percentage Yield (APY) as of 01/29/2020, and subject to change without notice. The minimum opening deposit and balance to obtain the APY is \$10,000.*

Interest compounded monthly. Early withdrawal penalties may apply and account fees could reduce earnings. APY is available for consumer and business accounts.

CD available for new deposits to the Bank only and account opened on or before March 31, 2020.