

CERTIFICATES OF DEPOSIT

The minimum required deposit to open the account is **\$500.00**

You must maintain the required minimum balance in your account every day to obtain the **Annual Percentage Yield (APY)** listed below. The APY assumes interest remains on deposit until maturity and a withdrawal of interest will reduce earnings

The interest rate for your account is fixed and will be paid until the maturity date of your certificate. Interest begins to accrue on the business day you deposit non-cash items (for example, checks)

We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day

This account will automatically renew at maturity, unless otherwise stated at the time of purchase. You will have ten calendar days from the maturity date to withdraw your funds without being charged a penalty. After the account is opened, you may not make deposits into or withdrawals from the account until the maturity date

The following Certificate of Deposit terms are available

3 months	6 months	12 months	18 months
24 months	36 months	48 months	
Early Penalty Withdrawals:			
Maturity terms of 12 months or less = 90 days interest			
Maturity terms of more than 12 months but less than or equal to 24 months = 180 days interest			
Maturity terms of more than 24 months but less than or equal to 36 months = 270 days interest			
Maturity terms of more than 36 months but less than or equal to 48 months = 365 days interest			