New 13 Month Time Certificate Deposit Special!

Term	APY Rate (Annual Percentage Yield)	Minimum Balance to Open	Minimum Balance to Earn Interest	Fixed Rate
13 Month TCD	2.75% Interest Rate, 2.78% APY	\$100.00	\$100.00	YES



Account Qualification Requirements:

- TCD's are non-renewable at maturity
- Must be an owner of an active deposit account
- Maximum of \$2.5 million per customer

The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. 6 Month Interest penalty for early withdrawal. If interest is credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding. Interest will not accrue after final maturity.

Now Offering: 25 Month Time Certificate Deposit Special!

Term	APY Rate (Annual Percentage Yield)	Minimum Balance to Open	Minimum Balance to Earn Interest	Fixed Rate
25 Month TCD	3.90% Interest Rate, 3.96% APY	\$100.00	\$100.00	YES



Account Qualification Requirements:

- TCD's are non-renewable at maturity
- Maximum of \$2.5 million per customer

The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. 6 Month Interest penalty for early withdrawal. If interest is credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding. Interest will not accrue after final maturity.