

CERTIFICATES OF DEPOSIT OF \$10,000 OR MORE (Includes Fixed Rate IRAs)

\$10,000 Minimum Balance

Compounding & Auto Deposit Plans

TERM	INTEREST RATE	APY
3 Month	3.00%	3.03%
6 Month	4.00%	4.04%
1 Year	3.90%	3.90%
18 Month	3.90%	3.90%
2 Year	3.75%	3.75%
3 Year	3.75%	3.75%
4 Year	3.75%	3.75%
5 Year	3.75%	3.75%

Check Plan (Interest via check)

TERM	INTEREST RATE	APY
3 Month	2.90%	2.93%
6 Month	3.90%	3.94%
1 Year	3.80%	3.80%
18 Month	3.80%	3.80%
2 Year	3.65%	3.65%
3 Year	3.65%	3.65%
4 Year	3.65%	3.65%
5 Year	3.65%	3.65%

CERTIFICATES OF DEPOSIT OF LESS THAN \$10,000 (Includes Fixed Rate IRAs)

\$1,000 Minimum Balance

Compounding & Auto Deposit Plans

TERM	INTEREST RATE	APY
3 Month	2.90%	2.93%
6 Month	3.90%	3.94%
1 Year	3.80%	3.80%
18 Month	3.80%	3.80%
2 Year	3.65%	3.65%
3 Year	3.65%	3.65%
4 Year	3.65%	3.65%
5 Year	3.65%	3.65%

Check Plan (Interest via check)

TERM	INTEREST RATE	APY
3 Month	2.80%	2.83%
6 Month	3.80%	3.84%
1 Year	3.70%	3.70%
18 Month	3.70%	3.70%
2 Year	3.55%	3.55%
3 Year	3.55%	3.55%
4 Year	3.55%	3.55%
5 Year	3.55%	3.55%

VARIABLE RATE IRA (Rate subject to change)

No Minimum Deposit to Open

INTEREST RATE	APY
3.75%	3.81%

*Rate may change at bank's discretion after account is opened

PLEASE CONTACT A PERSONAL BANKER FOR FURTHER INFORMATION

- *APY means Annual Percentage Yield (fees could reduce yield)
- *APY based on interest paid annually
- *Convertible CDs are available on all terms of 2 years or more, which can be converted at half term without penalty
- *Penalty for early withdrawal
- *All CDs are automatically renewable unless stated otherwise