

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

\$10,000 Minimum Balance

Compounding & Auto Deposit Plans			Check Plan (Interest via check)		
TERM	RATE	APY	TERM	RATE	APY
3 Month	3.10%	3.14%	3 Month	3.00%	3.03%
6 Month	4.70%	4.76%	6 Month	4.60%	4.65%
1 Year	4.40%	4.40%	1 Year	4.30%	4.30%
18 Month	4.40%	4.40%	18 Month	4.30%	4.30%
2 Year	4.00%	4.00%	2 Year	3.90%	3.90%
3 Year	4.00%	4.00%	3 Year	3.90%	3.90%
4 Year	3.85%	3.85%	4 Year	3.75%	3.75%
5 Year	3.85%	3.85%	5 Year	3.75%	3.75%

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

\$1,000 Minimum Balance

Compounding & Auto Deposit Plans			Check Plan (Interest via check)		
TERM	RATE	APY	TERM	RATE	APY
3 Month	3.00%	3.03%	3 Month	2.90%	2.93%
6 Month	4.60%	4.65%	6 Month	4.50%	4.55%
1 Year	4.30%	4.30%	1 Year	4.20%	4.20%
18 Month	4.30%	4.30%	18 Month	4.20%	4.20%
2 Year	3.90%	3.90%	2 Year	3.80%	3.80%
3 Year	3.90%	3.90%	3 Year	3.80%	3.80%
4 Year	3.75%	3.75%	4 Year	3.65%	3.65%
5 Year	3.75%	3.75%	5 Year	3.65%	3.65%

VARIABLE RATE IRA (Rate subject to change)

No Minimum Deposit to Open

RATE	APY
4.00%	4.07%

*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