

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

**\$10,000 Minimum Balance**

**Compounding & Auto Deposit Plans**

<b>TERM</b>	<b>INTEREST RATE</b>	<b>APY</b>
3 Month	3.00%	3.03%
6 Month	3.80%	3.84%
1 Year	3.75%	3.75%
18 Month	3.75%	3.75%
2 Year	3.70%	3.70%
3 Year	3.70%	3.70%
4 Year	3.75%	3.75%
5 Year	3.75%	3.75%

**Check Plan (Interest via check)**

<b>TERM</b>	<b>INTEREST RATE</b>	<b>APY</b>
3 Month	2.90%	2.93%
6 Month	3.70%	3.73%
1 Year	3.65%	3.65%
18 Month	3.65%	3.65%
2 Year	3.60%	3.60%
3 Year	3.60%	3.60%
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**

<b>TERM</b>	<b>INTEREST RATE</b>	<b>APY</b>
3 Month	2.90%	2.93%
6 Month	3.00%	3.73%
1 Year	3.65%	3.65%
18 Month	3.65%	3.65%
2 Year	3.60%	3.60%
3 Year	3.60%	3.60%
4 Year	3.65%	3.65%
5 Year	3.65%	3.65%

**Check Plan (Interest via check)**

<b>TERM</b>	<b>INTEREST RATE</b>	<b>APY</b>
3 Month	2.80%	2.83%
6 Month	3.60%	3.63%
1 Year	3.55%	3.55%
18 Month	3.55%	3.55%
2 Year	3.50%	3.50%
3 Year	3.50%	3.50%
4 Year	3.55%	3.55%
5 Year	3.55%	3.55%

**VARIABLE RATE IRA (Rate subject to change)**

**No Minimum Deposit to Open**

<b>INTEREST RATE</b>	<b>APY</b>
3.70%	3.76%

\*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