

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	3.10%	3.14%
6 Month	4.15%	4.19%
1 Year	4.10%	4.10%
18 Month	4.10%	4.10%
2 Year	4.10%	4.10%
3 Year	4.10%	4.10%
4 Year	4.10%	4.10%
5 Year	4.10%	4.10%

Check Plan (Interest via check)

TERM	INTEREST RATE	APY
3 Month	3.00%	3.03%
6 Month	4.05%	4.09%
1 Year	4.00%	4.00%
18 Month	4.00%	4.00%
2 Year	4.00%	4.00%
3 Year	4.00%	4.00%
4 Year	4.00%	4.00%
5 Year	4.00%	4.00%

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	3.00%	3.03%
6 Month	4.05%	4.09%
1 Year	4.00%	4.00%
18 Month	4.00%	4.00%
2 Year	4.00%	4.00%
3 Year	4.00%	4.00%
4 Year	4.00%	4.00%
5 Year	4.00%	4.00%

Check Plan (Interest via check)

TERM	INTEREST RATE	APY
3 Month	2.90%	2.93%
6 Month	3.95%	3.99%
1 Year	3.90%	3.90%
18 Month	3.90%	3.90%
2 Year	3.90%	3.90%
3 Year	3.90%	3.90%
4 Year	3.90%	3.90%
5 Year	3.90%	3.90%

VARIABLE RATE IRA (Rate subject to change)

No Minimum Deposit to Open

INTEREST RATE	APY
4.10%	4.17%

*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