

Spectrum Express Certificates of Deposit

MEMBER
FDIC

Minimum Opening Deposit	\$1,000
Maximum Opening Deposit	\$250,000 for individual accounts \$500,000 for joint accounts
Minimum Daily Balance	\$1,000
Interest Bearing	Yes
Withdrawal Restrictions	Penalties may be incurred if a withdrawal of the principal is conducted on the CD prior to maturity. Penalties are based on the term of the CD. Note: Only interest credited to the CD can be withdrawn at any time prior to maturity without penalty.
Built-in Features & Options	<ul style="list-style-type: none">• Variety of terms• Fixed rate• Automatic renewal• Loans on Deposit

Account must be opened at a **BankFinancial** Express Branch. Subject to change at any time without notice.