

Certificates of Deposit

MEMBER
FDIC

Minimum Opening Deposit	Personal or Retirement - \$1,000 to \$100,000 Kid's - \$500
Minimum Daily Balance	Minimum opening deposit per CD terms
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 Note: Only interest credited to the CD can be withdrawn at any time prior to maturity without penalty.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	<ul style="list-style-type: none">• Variety of terms, from 91 days to five (5) years• Choose from a fixed-rate or variable-rate of interest for full term• Automatic renewal• Loans on Deposit• Kid's CDs only, for 6 Month and 1 Year terms: Unlimited deposits of a minimum of \$50 can be made throughout the term of the CD

Subject to change at any time without notice.