

# Certificates of Deposit

MEMBER  
FDIC

## Minimum Opening Deposit

\$1,000 to \$100,000

## 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 Note: Only interest credited to the CD can be withdrawn at any time prior to maturity without penalty.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

- Variety of terms, from 91 days to three (3) years
- Choose from a fixed-rate or variable-rate of interest for full term
- Automatic renewal
- Loans on Deposit

Subject to change at any time without notice.