



# *Interest rates in YOUR best interest!*

Term	Interest Rate	Annual Percentage Yield (APY)	Minimum Deposit*	Penalty for early withdrawal
19 Months	3.70%	3.75%	\$1,000	NO**
36 Months	3.45%	3.50%	\$1,000	YES***

\*Minimum deposit required to open and to obtain APY. \*\* No penalty for early withdrawal beginning seven days after funds are deposited. \*\*\*A penalty may be imposed for early withdrawal from a Certificate of Deposit. Annual percentage yields are based upon quarterly compounding for Certificates of Deposit.



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