

12-MONTH 4.10% APR* PROMOTIONAL CD: *APR-ANNUAL PERCENTAGE RATE. A MINIMUM OPENING DEPOSIT OF \$100,000.00 IS REQUIRED. THE ANNUAL PERCENTAGE YIELD (APY) IS 4.17%. YOU MUST MAINTAIN A MINIMUM OF \$100,000.00 TO OBTAIN THE STATED APY. THE STATED APY APPLIES TO THE INITIAL TERMS OF THE CD. INTEREST WILL BE COMPOUNDED MONTHLY AND CREDITED TO THE CD MONTHLY.

12-MONTH 4.00% APR* PROMOTIONAL CD: *APR-ANNUAL PERCENTAGE RATE. A MINIMUM OPENING DEPOSIT OF \$1,000.00 IS REQUIRED. THE ANNUAL PERCENTAGE YIELD (APY) IS 3.28%. YOU MUST MAINTAIN A MINIMUM OF \$1000.00 TO OBTAIN THE STATED APY. THE STATED APY APPLIES TO THE INITIAL TERMS OF THE CD. INTEREST WILL BE COMPOUNDED MONTHLY AND CREDITED TO THE CD MONTHLY.

ADDITIONAL TERMS: AFTER THE ACCOUNT IS OPENED, YOU MAY NOT MAKE ANY DEPOSITS. YOU WILL BE PAID THE RATE UNTIL NEXT MATURITY. THE APY IS BASED ON AN ASSUMPTION THAT INTEREST WILL REMAIN IN THE ACCOUNT UNTIL MATURITY. INTEREST WILL BE COMPOUNDED MONTHLY AND CREDITED TO ACCOUNT MONTHLY. EARLY WITHDRAWAL PENALTIES MAY BE IMPOSED FOR WITHDRAWALS BEFORE MATURITY WHICH WILL REDUCE THE EARNING ON THE ACCOUNT. WE RESERVE THE RIGHT TO MODIFY OR CONCLUDE PROMOTION AT ANY TIME. INSURED BY FDIC.