

## Certificate of Deposit (CD)

With a Certificate of Deposit (CD) a guaranteed interest rate is earned when money is left in the account for a fixed period of time. The length and amount of the deposit determines the rate of interest earned - the higher your balance or longer your term, the better your rate!

### For Balances Less Than \$100,000

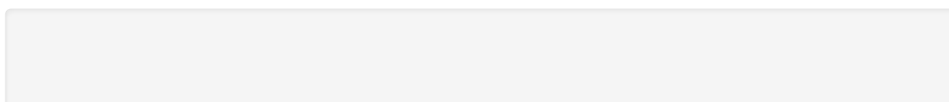
Terms	Min. To Open and Obtain APY	APY <sup>1</sup>
30 Days	\$2,500	0.10%
60 Days	\$1,000	0.10%
90 Days	\$1,000	0.15%
182 Days	\$1,000	0.20%
1 Year	\$1,000	0.40%
18 Months	\$1,000	0.45%
2 Years	\$1,000	0.55%
30 Months	\$1,000	0.60%
3 Years	\$1,000	0.75%
4 Years	\$1,000	0.75%
5 Years	\$1,000	0.85%

<sup>1</sup>Annual Percentage Yields (APY) are accurate as of August 10, 2022 and are subject to change until account is opened. Early withdrawals will have a substantial penalty imposed. Fees may reduce earning

### For Balances \$100,000 and greater

Terms	Min. To Open and Obtain APY	APY <sup>1</sup>
30 Days	\$100,000	0.20%
60 Days	\$100,000	0.20%
90 Days	\$100,000	0.25%
182 Days	\$100,000	0.30%
1 Year	\$100,000	0.50%
2 Years	\$100,000	0.65%

<sup>1</sup>Annual Percentage Yields (APY) are accurate as of August 10, 2022 and are subject to change until account is opened. Early withdrawals will have a substantial penalty imposed. Fees may reduce earnings.





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