For Account Number:

Certificate of Deposit Disclosure

Annual Percentage Yield (APY)	Interest Rate	Maturity Date
0.15%	0.15%	4 months from opening date

Rate Information – The interest rate on your account is 0.15% with an annual percentage yield of 0.15%. You will be paid this rate until the maturity date of the certificate. Your certificate will mature on see above. The annual percentage yield calculation assumes interest remains on deposit until maturity. A withdrawal will reduce earnings.

Compounding and Crediting – Interest will be compounded on a daily basis and credited monthly and at maturity.

Interest Accrual – Interest begins to accrue on the day you deposit any cash or non-cash (for example, checks) items to your account.

Minimum Opening Balance – This account requires a minimum opening balance of $500.

Balance Computation Method – We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Early Withdrawal Penalty – Principal may not be withdrawn from your Certificate before the account maturity date, unless the Bank consents to the withdrawal. If a withdrawal of principal is permitted, you may incur one of the following Bank penalties:

1. Accounts with terms of 3 to 6 months will lose 1 month's simple interest;
2. Accounts with terms of more than 6 months to 1 year will lose 3 month's simple interest;
3. Accounts with terms of more than 1 year to 2 years will lose 9 month's simple interest;
4. Accounts with terms of more than 2 years to less than 3 years will lose 18 month's simple interest; and
5. Accounts with terms of 3 years or more will lose 24 month's simple interest.

The penalty will be calculated on the principal amount withdrawn at the interest rate the account is earning at the time the premature withdrawal is processed. The amount of the penalty will be deducted from any interest credited and not withdrawn, then from any principal balance remaining in the account, and then from the withdrawn amount, if necessary. The required Minimum Opening Balance must be maintained or the account may be closed and the early withdrawal penalty will be based upon the entire account balance. No penalty will be assessed if the withdrawal is made because of the death or legal incompetency of any owner.

Automatic Renewal – This account will be automatically renewed at maturity for the same term, or closest term available on that day. Upon renewal, all credited interest remaining in the account will automatically become part of the principal for the new account term. CD's maturing on Saturdays, Sundays, or legal holidays (non-banking days) are available for withdrawal on the next business day.

Grace Periods – After automatic renewal of a CD, there is a 10 calendar day grace period following the maturity date, during which you may withdraw any amount of your deposit or instruct us to renew the CD for a different term

and rate, without penalty. We will credit the CD with any accrued interest (earned at the renewed CD rate) from the maturity date through withdrawal or alternative renewal date.

Additional Deposits – Additional deposits will not be accepted during the term of the account, but may be deposited during the grace period following the account maturity date, at which time they become part of the principal for the new term.

Statement/Passbook Information – Statement accounts receive periodic statements, which show all account activity during the previous monthly cycle, including interest and/or service charges posted to the account. The statement will also reflect the Annual Percentage Yield Earned for the month. If this is a passbook account, the passbook must be presented each time a deposit or withdrawal is made, or at the time the passbook is presented in-person at renewal. Passbook accounts do not receive periodic statements and should be updated at least annually.

Please see our *Guide to Personal Banking* and *Schedule of Services Charges* brochures for additional information about your account.