



It's about you

Annual Percentage Yield (APY) on Deposits

Effective date January 8, 2025

CD Specials	315	316
Minimum required to open \$1,000 Actual APY is based on opening deposit amount	4 Month Special	5 Month Special
	3.72% Interest Rate	3.72% Interest Rate
	Earn up to 3.77% APY	Earn up to 3.76% APY

Interest earned will be paid at maturity.
 Interest will not be compounded.
 Fees could reduce the earnings on the account.
 A penalty may be imposed for early withdrawal of funds from CDs.
 - 4 months interest will be imposed on the 4 month CD
 - 5 months interest will be imposed on the 5 month CD
 CD Special on maturity will automatically rollover into the 91-day regular CD.
 Public Funds exclusions apply.
 Rates are for Consumer and Business accounts, not for IRA accounts.
 Take advantage of Combined Statements.
 ALL APYS SUBJECT TO CHANGE AT ANY TIME.

CD Special	322
Minimum required to open \$1,000 Actual APY is based on opening deposit amount	12 Month Special
	3.25% Interest Rate
	Earn up to 3.30% APY

Interest will be compounded daily and credited quarterly.
 Fees could reduce the earnings on the account.
 A penalty may be imposed for early withdrawal of funds from CDs.
 - 9 months interest will be imposed.
 CD Special on maturity will automatically rollover into the 12-month regular CD.
 Public Funds exclusions apply.
 Rates are for Consumer and Business accounts, not for IRA accounts.
 Take advantage of Combined Statements.
 ALL APYS SUBJECT TO CHANGE AT ANY TIME.