

Certificates of Deposit

Take advantage of our Bank's flexible contract and maturity terms.

- Terms from 91 day to 5 years
- Variable or fixed rate with a variety of terms available
- Minimum deposits vary based on the length and type of certificate
- Competitive rates and fees

Certificates of Deposit¹

	Interest Rate	APY ²	Minimum Balance to Open and Obtain APY
6 Month	0.20%	0.20%	\$500
12 Month	0.35%	0.35%	\$500
25 Month RatePlus ³	1.00%	1.00%	\$5,000
60 Month	1.98%	2.00%	\$500
36 Month RatePlus ³	1.00%	1.00%	\$5,000
6 Month Variable	0.20%	0.20%	\$2,500
12 Month Variable	0.30%	0.30%	\$2,500
18 Month Variable	0.40%	0.40%	\$2,500
36 Month Rising Rate CD ⁴ (Interest rate will rise every 6 months based on schedule at right)	Opening Rate .75% After 6 Months 1.00% After 12 Months 1.50% After 18 Months 2.00% After 24 Months 2.50% After 30 Months 3.00%	1.80% Blended APY	\$2,500

Rates and APY's are accurate as of September 11, 2014 and can change at any time.
Please see Truth in Savings Disclosure for complete terms and conditions.

1 - Substantial penalty for early withdrawal.

2 - Fees may reduce the earnings on the account.

3 - One rate change permitted during term for remainder of that term.

4 - The blended APY shown assumes CD is held to maturity with all interest compounded.

