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## Member FDIC

### CERTIFICATE OF DEPOSIT

Product: \_\_\_\_\_

**Rate Information** - The interest rate on your account is \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%. You will be paid this rate until first maturity.

**Compounding frequency** - Interest will be compounded every month. For the 100-Day and 182-Day Deferred Interest CDs, interest is not compounded.

**Crediting frequency** - Interest will be credited to your account every month. For the 100-Day and 182-Day Deferred Interest CDs, interest will be credited to your account at maturity.

**Effect of closing an account** - If you close your account before interest is credited, you will receive the accrued interest. However, the interest may be offset by early withdrawal penalties as described below.

**Minimum balance to open the account** - You must deposit \$500.00 to open this account.

**Minimum balance to obtain the annual percentage yield disclosed** - You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

**Daily 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.

**Accrual of interest on noncash deposits** - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

**Transaction limitations:**

You may not make any deposits into your account before maturity.

You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

For the 9-Month Liquid CD, you may make two withdrawals during the term without penalty.

You can only withdraw interest credited in the term before maturity of that term without penalty. You can withdraw interest any time during the term of crediting after it is credited to your account.

**Time requirements** - Your account will mature \_\_\_\_\_.

**Early withdrawal penalties** (a penalty may be imposed for withdrawals before maturity) -

- If your account has an original maturity of less than one year:  
The fee we may impose will equal \$25.00 plus 1% of the withdrawal amount.
- If your account has an original maturity of one year or more:  
The fee we may impose will equal \$25.00 plus 3% of the withdrawal amount.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

**Withdrawal of interest prior to maturity** - The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

**Automatically renewable time account** - This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any).

Each renewal term will be the same as the original term, beginning on the maturity date. The interest rate will be the same we offer on new time deposits on the maturity date which have the same term, minimum balance (if any) and other features as the original time deposit.

For Classic CDs, the renewal term will be for a term shorter than the original term as follows: 4-Month renews to 91-Day, 7-Month renews to 6-Month, 9-Month Liquid renews to 6-Month, 13-Month renews to 12-Month and 25-Month renews to 24-Month. The interest rate will be the same we offer on new time deposits on the maturity date which have the same term, minimum balance (if any) and other features as the time deposit listed.

You will have seven calendar days after maturity to withdraw the funds without a penalty.

### IRA CERTIFICATE OF DEPOSIT

Product: \_\_\_\_\_

**Rate Information (fixed rate account)** - The interest rate on your account is \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%. You will be paid this rate until first maturity.

**Rate Information (variable rate account)** - The interest rate on your account is \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%. Your interest rate and annual percentage yield may change.

**Frequency of rate changes** - We may change the interest rate on your account every week.

**Determination of rate** - At our discretion, we may change the interest rate on your account.

**Compounding frequency** - Interest will be compounded every month.

**Crediting frequency** - Interest will be credited to your account every month.

**Minimum balance to open the account** - You must deposit  \$5.00  \$100.00  \$500.00 to open this account.

**Minimum balance to obtain the annual percentage yield disclosed** - You must maintain a minimum balance of  \$5.00  \$100.00  \$500.00 in the account each day to obtain the disclosed annual percentage yield.

**Daily 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.

**Accrual of interest on noncash deposits** - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

**Transaction limitations:**

For your 1-Year and 18-Month Variable Rate IRA CDs, you may make unlimited deposits into your account. There are no limitations on the frequency or timing of additional deposits, except that no additions can be made in the last seven days before maturity.

For all other account types, you may not make any deposits into your account before maturity.

You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

You can only withdraw interest credited in the term before maturity of that term without penalty. You can withdraw interest any time during the term of crediting after it is credited to your account.

**Time requirements** - Your account will mature \_\_\_\_\_.

**Early withdrawal penalties** (a penalty may be imposed for withdrawals before maturity) -

- If your account has an original maturity of less than one year:  
The fee we may impose will equal \$25.00 plus 1% of the withdrawal amount.
- If your account has an original maturity of one year or more:  
The fee we may impose will equal \$25.00 plus 3% of the withdrawal amount.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

**Withdrawal of interest prior to maturity** - The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

**Automatically renewable time account** - This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any).

Each renewal term will be the same as the original term, beginning on the maturity date. The interest rate will be the same we offer on new time deposits on the maturity date which have the same term, minimum balance (if any) and other features as the original time deposit.

For IRA Classic CDs, the renewal term will be for a term shorter than the original term as follows: 4-Month renews to 91-Day, 7-Month renews to 6-Month, 9-Month Liquid renews to 6-Month, 13-Month renews to 12-Month and 25-Month renews to 24-Month. The interest rate will be the same we offer on new time deposits on the maturity date which have the same term, minimum balance (if any) and other features as the time deposit listed.

You will have seven calendar days after maturity to withdraw the funds without a penalty.