

Certificates of Deposit

Opening Balance	\$2,000.00
Minimum Balance	\$2,000.00
Minimum Balance to Earn Interest and Annual Percentage Yield	\$2,000.00
(no interest will be paid on days when balance falls below minimum)	

In general, the following disclosures apply to all Certificates of Deposit:

- 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.
 - Interest will be mailed by check, credited to some other account you specify or added to your certificate balance on a quarterly or monthly basis, as you specify.
 - Interest begins to accrue on the business day you deposit cash and non-cash items (for example, checks).
 - After the account is opened, you may not make deposits into or withdrawals from this account until the maturity date.
 - If any of the deposit is withdrawn before the maturity date, and early withdrawal penalty as shown on our Rate Sheet will be imposed.
 - The certificate of deposit will automatically renew at maturity at the then prevailing interest rate and annual percentage yield. You will have 7 calendar days after the maturity date to add funds or withdraw funds without an early withdrawal penalty, except for loss of interest.
 - See our rate sheet for current minimum balance to earn Interest Rate and Annual Percentage Yield, and early withdrawal penalty for the various certificate of deposit accounts we offer.
 - When you select the specific certificate of deposit account you wish, we will provide a detailed disclosure of the above terms that apply to your chosen account.
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