

## 91 DAY & 182 DAY CDs

### INFORMATION ABOUT YOUR DEPOSIT ACCOUNT

#### ACCOUNT OPENING REQUIREMENTS

##### Minimum Opening Deposit

You must open your account with a minimum deposit of \$1,000.00.

#### TRANSACTION LIMITATIONS

##### Deposit Limitations

Deposits are not allowed during the term of the CD.

##### Withdrawal Limitations

You may not make withdrawals from this account until maturity.

#### INTEREST FEATURES

##### Interest Rate and APY

The interest rate and annual percentage yield are disclosed under separate cover.

##### Interest Computation

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

##### Balance To Earn Interest

You must maintain a minimum balance in your account each day to obtain the disclosed annual percentage yield.

##### Interest Accrual

Interest begins to accrue on the business day you deposit non-cash items, such as checks.

##### Interest Crediting and Compounding

Interest does not compound in your account.

Interest will be credited to your account at maturity.

If you close your account before interest is credited, you will receive the accrued interest.

You can receive periodic interest payments each month by check or by transfer to another account.

#### MATURITY AND RENEWAL PROVISIONS

##### Maturity

Your account will mature on the date disclosed on the certificate provided to you.

##### Automatic Renewal

The account will automatically renew at maturity.

You will have seven days from the maturity date to withdraw your funds without being charged a penalty.

#### EARLY WITHDRAWAL PENALTIES

##### Regarding withdrawals before the maturity date:

We MAY impose a penalty if you withdraw ANY of the PRINCIPAL.

##### Amount of Early Withdrawal Penalties

The amount of the penalty varies based on the term of the account.

Term: 91 DAY and 182 DAY CDs  
Penalty: 90 days simple interest whether earned or not.