

**TRUTH IN SAVINGS**  
**18 Month Certificate of Deposit - Online**



**RATE INFORMATION.** The interest rate on your account is 3.760% with an annual percentage yield of 3.81%. You will be paid this interest rate until maturity.

**COMPOUNDING AND CREDITING.** Interest will be compounded quarterly and will be credited to the account quarterly. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If you close your account before interest is credited, you will receive the accrued interest.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$1,000.00 to open this account.

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

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit noncash items (for example, checks).

**TRANSACTION LIMITATIONS.** You may not make deposits into your account until the maturity date.

**MATURITY DATE.** Your account will mature in 18 months. Your maturity date was provided on the confirmation screen when you opened your account. You may also view your maturity date by logging into the bank's online banking platform.

**EARLY WITHDRAWAL PROVISIONS.** We may impose a penalty if you withdraw any or all of the deposited funds before the maturity date. The fee imposed will equal 180 days of interest. Customers who request to close their account within 65 days of when the account was opened must remove funding authorization with the funding bank.

**RENEWAL POLICIES.** Your account will automatically renew at maturity. You will have a grace period of 10 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 09/10/2025. To obtain the current rate(s) and annual percentage yield information, please call (517)351-3622.