

**TRUTH IN SAVINGS**  
**Certificate of Deposit 24 to 35 Months**



**RATE INFORMATION.** The interest rate on your account is 2.820% with an annual percentage yield of 2.85%. 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 24 to 35 months based on your selection. Once your account is funded you will receive a receipt of your Certificate of Deposit with the maturity date.

**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 360 days of interest.

**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 08/04/2022. To obtain the current rate(s) and annual percentage yield information, please call (517)351-3622.