



Certificate of Deposit Rate Sheet

Effective Date: September 22, 2020

Rates Subject to Change Daily

Certificates of Deposit

Account Product Name (2)	Minimum Opening Deposit	Minimum Balance to Obtain APY	Interest Rate	APY (1)
90-Day CD	\$ 500.00	\$ 500.00	0.150%	0.150%
6-Month CD	\$ 500.00	\$ 500.00	0.250%	0.250%
12-Month CD	\$ 500.00	\$ 500.00	0.300%	0.300%
24-Month CD	\$ 500.00	\$ 500.00	0.500%	0.500%
36-Month CD	\$ 500.00	\$ 500.00	0.650%	0.650%
60-Month CD	\$ 500.00	\$ 500.00	1.000%	1.000%

(1) APY Listed above is an estimate. Actual APY will be based on specific account terms and will be disclosed at account opening.

(2) The early withdrawal penalty for the 90-day, 6-month, and 12-month CD is 90 days interest. The early withdrawal penalty for the 24-, 36-, and 60-month CD is 6 months interest.

