



**Certificate of Deposit Rate Sheet**

**Effective Date: November 30, 2018**

**Rates Subject to Change Daily**

**Certificates of Deposit**

<b>Account Product Name (2)</b>	<b>Minimum Opening Deposit</b>	<b>Minimum Balance to Obtain APY</b>	<b>Interest Rate</b>	<b>APY (1)</b>
90-Day CD	\$ 500.00	\$ 500.00	0.150%	0.150%
6-Month CD	\$ 500.00	\$ 500.00	0.400%	0.400%
12-Month CD	\$ 500.00	\$ 500.00	1.250%	1.260%
24-Month CD	\$ 500.00	\$ 500.00	2.250%	2.280%
36-Month CD	\$ 500.00	\$ 500.00	2.500%	2.530%
60-Month CD	\$ 500.00	\$ 500.00	3.000%	3.050%

(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.

