

CERTIFICATE OF DEPOSITS

CDs < \$100,000.00

	RATE	APY*	PENALTY	INTEREST COMPOUNDING & CREDITING FREQUENCY
6 Months	3.00%	3.02% maturity	90 Days Interest	6 Months
12 Months	2.90%	2.93% quarterly	90 Days Interest	Quarterly
24 Months	2.10%	2.12% quarterly	180 Days Interest	Quarterly

\$1,000 minimum deposit to open.

There is a substantial penalty for early withdrawal on all CDs.

