



12 MONTH CONSUMER CD

Rate information - The interest rate on this account is 0.500% with an annual percentage yield of 0.50%.

You will be paid this rate until next maturity.

Compounding frequency - Interest will be compounded monthly.

Crediting frequency - Interest will be credited into this account monthly.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Time requirements - Your account will mature twelve months from today's date.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) - The penalty will equal one month's interest on the amount withdrawn subject to penalty. In certain circumstances, such as the death or incompetence of an account owner, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

Withdrawal of interest prior to maturity - The annual percentage yield is based on an assumption that interest will remain in the account until maturity. A withdrawal will reduce earnings.

Automatically renewable account - Your account will automatically renew at maturity. Each renewal term will be the same as the original term, beginning on the maturity date. Unless we tell you otherwise in writing, the interest rate will be the same we offer on new certificate of deposit accounts on the maturity date which have the same term, minimum balance (if any) and other features as the renewed certificate of deposit

account. You will have a grace period of ten calendar day(s) after maturity to withdraw the funds without being charged an early withdrawal penalty. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period, if any) or we receive written or telephone notice from you before maturity of your intention not to renew.

Final maturity - If your account is not renewed, the funds in the account will be paid directly to you.

Daily balance computation method - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of interest on noncash deposits - Interest will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

Minimum balance to open - The minimum balance required to open this account is \$500.00.

Deposit limitations - After the account is opened, you may not make any deposits.

Withdrawal limitations - You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty. You can only withdraw credited interest before maturity if you make arrangements with us for periodic payments of interest in lieu of crediting. You can withdraw interest anytime during the term after it is credited to your account.