

<b>Truth in Savings Account Information</b>	<b>Rate and APY Information</b>	<a href="#">VIEW CURRENT RATES</a>
	<b>Term</b>	The term for this Certificate of Deposit is:
	<b>Maturity Date</b>	This CD will Mature on
	<b>Rate Information</b>	This rate will remain fixed during the term of the Account.
	<b>Compounding and Crediting Frequency</b>	Interest will be compounded daily and credited to your account monthly.
	<b>Minimum balance needed to open account</b>	You must deposit a minimum of \$100.00 to open this Account.
	<b>Daily Balance Computation Method</b>	We use the daily balance computation method to calculate the interest on your account. This method applies a daily periodic rate to the principal balance in the account each day.
	<b>Accrual of Interest on Noncash Deposits</b>	Interest begins to accrue on the business day you deposit noncash items (for example, checks).
	<b>Transaction Limitations</b>	<p>You may not make any deposits into your account before maturity.</p> <p>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 Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.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 withdraw interest any time during the term of crediting after it is credited to your account.</p>
	<b>Early withdrawal penalties (a penalty must be imposed for withdrawals prior to maturity)</b>	<p>A substantial penalty will be imposed if any funds deposited in the Account are withdrawn from the Account before the maturity date. The penalty will be a loss of 180 days' interest if the term is 9 months or less than 1 year, 270 days' interest if the term is one (1) year but less than two (2) years, 540 days' interest if the term is two (2) years or longer but less than four (4) years, and 730 days' interest if the term is four (4) years or longer. These penalties will apply to accounts opened or renewed on and after January 15, 2015. Accounts opened before that date will be subject to the penalties set forth in the agreement provided for that account. The principal amount of the Account will be reduced if the penalty exceeds the interest earned from the opening or renewal date up to the date of withdrawal.</p> <p>In certain circumstances, such as death of an owner of this account, the law permits or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply if this is part of an IRA or other tax-deferred savings option.</p>
	<b>Withdrawal of interest prior to maturity</b>	The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.
	<b>Automatically renewable time account</b>	<p>This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period) or we receive written notice from you within the grace period mentioned below. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, interest will not accrue after final maturity. Unless the Bank has otherwise advised you in writing, your account will be automatically renewed as described above.</p> <p>Unless the Bank has otherwise advised you in writing, your account will be automatically renewed. If you have chosen to have you account automatically renewed, the balance of funds in your account will be automatically renewed on the maturity date of the period equal to the prior term at the maximum interest rate offered for that term. If such term is unavailable, your account will, at the Bank's discretion be renewed for either the nearest shorter term or nearest longer term at the maximum interest rate offered for that term.</p>
<b>Grace Period</b>	You will have ten calendar days after maturity to withdraw the funds without a penalty. However, if your account is renewed and any portion of the interest renews on deposit after the 10-day grace period, such interest will become part of the principal for the renewal term and therefore no longer be available for withdrawal without penalty.	

The "Important Information About Deposit Accounts" Brochure contains additional information about your account, including but not limited to, information on terms and conditions, electronic transfers, funds availability, and how to submit an unauthorized debit claim. **Please also see the Disclosure of Service Charges for full list of fees.**