

PRODUCT INFORMATION

1/02/2019



16 MONTH CD

FIXED RATE INFORMATION

NOTE: In this disclosure, Annual Percentage Yield is abbreviated as "APY".

Current Interest Rate: 2.4700

Current APY: 2.50%

Minimum Balance To Open Account: \$5,000.00

* You will be paid this rate until maturity.

COMPOUNDING AND CREDITING

* Interest will be compounded Daily and credited to your account Quarterly.

* The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If interest is credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding.

MINIMUM BALANCE REQUIREMENTS

* You must deposit \$5,000.00 to open this account.

* You must maintain a minimum balance of \$5,000.00 in the account each day to obtain the disclosed annual percentage yield. You will earn interest every day during the period that your account equals or exceeds the minimum daily balance requirement.

BALANCE COMPUTATION METHOD

* We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

ACCRUAL ON NONCASH DEPOSITS

* Interest begins to accrue on the first business day after the day of your deposit.

TRANSACTION LIMITATIONS

* You may not make deposits into or withdrawals from your account until the maturity date. You can withdraw interest any time during the term of your account after it is credited to your account. There are substantial penalties for early withdrawal of principle.

MATURITY DATE

* Your account will mature on 05/02/2020.

EARLY WITHDRAWAL PROVISIONS

* We will impose a penalty if you withdraw any or all of the funds before the maturity date. The penalty imposed will equal: 182 Days you would have earned on your account. The penalty can affect the face value.

* There are certain circumstances, such as death or incompetence of an owner, where we may waive or reduce this penalty.

RENEWAL POLICIES

* Your account will automatically renew at maturity. You will have a grace period of 7 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty. The account will mature to a new term of 1 year at the current rate for that product.

DORMANT INFORMATION

* Your account will become dormant after 2 years of no activity or communication from you. A \$10.00 dormant fee may be assessed to the account monthly.

CURRENT RATE INFORMATION

* The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days and were accurate as of 01/02/2019. To obtain current rate and annual percentage yield information, please call 815-385-3000.