

(CERTIFICATES OF DEPOSIT DISCLOSURE)

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

CERTIFICATE OF DEPOSIT (LESS THAN 1 YEAR)

For a short-term investment of less than one year, this time deposit may appropriately meet your needs.

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for the specified time you have chosen. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will not be compounded on the account. Interest will be credited at maturity. We will mail the interest in a check to you or deposit the interest in an account that you designate.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$2,500.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$2,500.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in the specified time you have chosen. If you withdraw any of the principal before the maturity date, we may impose a penalty of one (1) month loss of interest. This account will automatically renew. You will have ten (10) days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

CERTIFICATE OF DEPOSIT (1 YEAR)

For a time deposit of twelve (12) months, your investment account will earn interest.

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for twelve (12) months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$500.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in twelve (12) months. If you withdraw any of the principal before the maturity date, we may impose a penalty of three (3) months loss of interest. This account will automatically renew. You will have ten (10) days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

CERTIFICATE OF DEPOSIT (2 YEAR)

For a time deposit of twenty-four (24) months, your investment account will earn interest.

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for twenty-four (24) months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$500.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in twenty-four (24) months. If you withdraw any of the principal before the maturity date, we may impose a penalty of six (6) months loss of interest. This account will automatically renew. You will have ten (10) days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

CERTIFICATE OF DEPOSIT (3 YEAR)

For a time deposit of thirty-six (36) months, your investment account will earn interest.

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for thirty-six (36) months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$500.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in thirty-six (36) months. If you withdraw any of the principal before the maturity date, we may impose a penalty of six (6) months loss of interest. This account will automatically renew. You will have ten (10) days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

the original term.

CERTIFICATE OF DEPOSIT (4 YEAR)

For a time deposit of forty-eight (48) months, your investment account will earn interest.

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for forty-eight (48) months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$500.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in forty-eight (48) months. If you withdraw any of the principal before the maturity date, we may impose a penalty of six (6) months loss of interest. This account will automatically renew. You will have ten (10) days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

CERTIFICATE OF DEPOSIT (5 YEAR)

For a long-term investment of sixty (60) months, this investment account will earn interest.

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for sixty (60) months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$500.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in sixty (60) months. If you withdraw any of the principal before the maturity date, we may impose a penalty of six (6) months loss of interest. This account will automatically renew. You will have ten (10) days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

CERTIFICATE OF DEPOSIT (NP, 1 YEAR)

For a time deposit of twelve (12) months, your investment account will earn interest. In addition, you have a one time opportunity to make a partial or full penalty free withdrawal from your account.

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for twelve (12) months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$5,000.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$5,000.00 to open this account. You may not make additional deposits into this account. A one time opportunity to withdraw up to 100% of the entire balance penalty free.

Time Account Information: Your account will mature in twelve (12) months. If you withdraw any of the principal before the maturity date, we may impose a penalty of three (3) months loss of interest in excess of one principal withdrawal. This account will automatically renew. You will have ten (10) days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

CERTIFICATE OF DEPOSIT (SS, 3 YEAR)

For a time deposit of thirty (36) months, your investment account will earn interest. If rates go up at any time during the term, you can take a one time rate leap (up to a full one percent) for the remainder of the term.

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At your discretion, you may change the interest rate on the account once during the term of the account. The interest rate on the account will never increase by more than 1.00% each rate change. The interest rate will never exceed 1.00% above the interest rate initially disclosed to you. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$2,500.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$2,500.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in thirty-six (36) months. If you withdraw any of the principal before the maturity date, we will impose a penalty of six (6) months loss of interest. We will use the rate in effect on the date of withdrawal. This account will automatically renew. You will have ten (10) days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

1 YEAR IRA

Your individual retirement account certificate of deposit will earn the stated interest rate for a period of twelve (12) months.

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for twelve (12) months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$100.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$100.00 to open this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in twelve (12) months. If you withdraw any of the principal before the maturity date, we may impose a penalty of up to six (6) months loss of interest. This account will automatically renew. You will have ten (10) days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

2 YEAR IRA

Your individual retirement account certificate of deposit will earn the stated interest rate for a period of twenty-four (24) months.

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for twenty-four (24) months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$100.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$100.00 to open this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in twenty-four (24) months. If you withdraw any of the principal before the maturity date, we may impose a penalty of up to six (6) months loss of interest. This account will automatically renew. You will have ten (10) days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

3 YEAR IRA

Your individual retirement account certificate of deposit will earn the stated interest rate for a period of thirty-six (36) months.

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for thirty-six (36) months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$100.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$100.00 to open this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in thirty-six (36) months. If you withdraw any of the principal before the maturity date, we may impose a penalty of up to six (6) months loss of interest. This account will automatically renew. You will have ten (10) days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

4 YEAR IRA

Your individual retirement account certificate of deposit will earn the stated interest rate for a period of forty-eight (48) months.

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for forty-eight (48) months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$100.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$100.00 to open this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in forty-eight (48) months. If you withdraw any of the principal before the maturity date, we may impose a penalty of up to six (6) months loss of interest. This account will automatically renew. You will have ten (10) days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

5 YEAR IRA

Your individual retirement account certificate of deposit will earn the stated interest rate for a period of sixty (60) months.

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for sixty (60) months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$100.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$100.00 to open this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in sixty (60) months. If you withdraw any of the principal before the maturity date, we

may impose a penalty of up to six (6) months loss of interest. This account will automatically renew. You will have ten (10) days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

OTHER ACCOUNT FEES

The following fees apply to all of your accounts with us:

Online Bill Payment Verification:	\$10.00/request
24 HR Telephone Banking :	Free
Online Banking :	Free
Online Bill Payment Stop Payment:	\$35.00/request
Research Charge:	\$25.00/hour (One hour minimum)

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