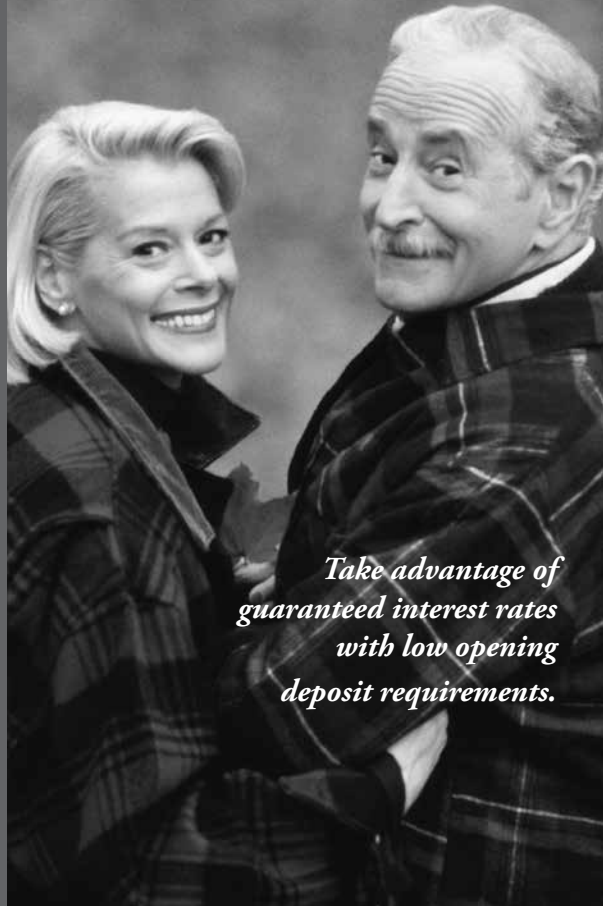


Certificates of Deposit



*Take advantage of
guaranteed interest rates
with low opening
deposit requirements.*



www.bankofbotetourt.com

540-591-5000

toll-free 866-420-BANK (2265)

*Select Your Own Maturity Term
Guaranteed Interest Rate
Premium CD Rates
No Penalty Certificate
Stepping Stone CD*

Each depositor insured to \$250,000

FDIC
FEDERAL DEPOSIT INSURANCE CORPORATION

Revised November 2014

Certificates of Deposit

Take advantage of guaranteed interest rates with low opening deposit requirements.

Select Your Own Maturity Term

You can choose maturity terms from 1-5 years, under 1 year, Stepping Stone or No Penalty CDs.

Guaranteed Interest Rate

Lock in a guaranteed interest rate on your certificate.

Premium CD Rates

Certain customers automatically earn 5 basis points higher than the stated interest rate on CDs.*

**Promotional rates do not apply.*

No Penalty Certificate

With a No Penalty CD, you have a guaranteed interest rate and access to your funds when you need it.

Guaranteed interest rate for one year. One withdrawal permitted after the first 7 days.

Stepping Stone CD

If you want to lock an interest rate today with the option of higher rates down the road, the Stepping Stone CD is perfect. Three-year maturity. Guaranteed rate for three years. If rates go up at any time, you can exercise your option to take a one-time rate increase up to 1% for the remainder of your term.

CDs At A Glance

CD Term	Minimum Opening Deposit	Interest Compounding	Interest Payment Options	Early Withdrawal Penalty
1 Year & Less	\$2,500	Credited at Maturity	At Maturity <i>(Monthly Available for CDs of \$5,000 or more)</i>	6 Months' Interest
13 Months to 35 Months	\$500	Quarterly	Quarterly <i>(Monthly Available for CDs of \$5,000 or more)</i>	9 Months' Interest
36 Months & Greater	\$500	Quarterly	Quarterly <i>(Monthly Available for CDs of \$5,000 or more)</i>	12 Months' Interest
Stepping Stone	\$2,500	Quarterly	Quarterly <i>(Monthly Available for CDs of \$5,000 or more)</i>	12 Months' Interest
No Penalty	\$5,000	Quarterly	Monthly or Quarterly	No Penalty after 7 days

Interest rate

Fixed for the term of the CD.

Renewing Term

Certificates of Deposit are automatically renewable at the current rate at maturity.

Maturity Notice

Notices are mailed ten days prior to maturity.

Security

All Certificates of Deposit are FDIC insured to the maximum extent possible based on the current Federal Deposit Insurance guidelines.

Reinvestment Options

- Interest compounded
- Interest check
- Direct deposit to deposit account

For current CD rates, visit our website at www.bankoffbotetourt.com