

RATE INFORMATION. The interest rate on your account is 3.810% with an annual percentage yield of 3.85%.

You will be paid this interest rate until maturity.

COMPOUNDING AND CREDITING. Interest will be compounded semi-annually and will be credited to the account semi-annually.

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. If you close your account before interest is credited, you will not receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$10,000.00 to open this account.

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 no later than the business day we receive credit for the deposit of noncash items (for example, checks).

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

MATURITY DATE. Your account will mature 20 months from the date issued.

EARLY WITHDRAWAL PROVISIONS. After the first week of account opening or a deposit being made, you have the option to withdraw up to 50% of the opening deposit of the CD without penalty; however, a CD penalty equal to 10 months of interest will be imposed if the withdrawal is taken within the first week after account opening or a deposit is made, or if more than 50% of the opening deposit is withdrawn, or within 6 days after a partial withdrawal.

RENEWAL POLICIES. Your account will automatically renew at maturity. You will have a grace period of 10 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.

You may exercise your option to exchange the interest rate on your CD one time during the term on this CD.

You may only make deposits into your account up to the original amount of the CD but not to exceed \$25,000.00 during the term of the CD. The minimum amount you can deposit is \$1,000.00.

This CD will renew as a standard 12 month CD at the rate offered at the time. Each renewal term will be 12 months, thereafter.