

Lake City Bank's Terms and Conditions (Terms and Conditions) apply to each Certificate of Deposit disclosed herein. In the event of a conflict between the Terms and Conditions and this Disclosure, the provisions of this Disclosure shall apply.

### Regular Certificate of Deposit

Minimum Deposit to Open	\$500		
Annual Yield Disclosure	<b>Term</b>	<b>Interest Rate</b>	<b>Annual Percentage Yield (APY)</b>
	3 – 5 months	0.20%	0.20%
	6 – 11 months	0.20%	0.20%
	12 – 23 months	0.20%	0.20%
	24 – 35 months	0.35%	0.35%
	36 – 59 months	0.35%	0.35%
	60 months and over	0.50%	0.50%

These interest rates and Annual Percentage Yields (APYs) are accurate as of \_\_\_\_\_ and may be changed at any time without prior notice. Call (888) 522-2265 for more information.

Penalty for early withdrawal. Please refer to the Regulation DD/Truth In Savings section of the Terms and Conditions for additional information.

### Companion Certificate of Deposit

Minimum Deposit to Open	\$1,000		
Requirements	<ul style="list-style-type: none"> <li>You must maintain an active Lake City Bank business checking account for the term of the Companion CD. If you close your Lake City Bank checking account before the end of the term, we may rewrite the Companion CD as a Regular CD at the current interest rate and APY in effect for Regular CDs for the remaining portion of the term.</li> <li>Interest is compounded and credited annually. For terms less than 12 months, interest is compounded and credited at maturity.</li> <li>Interest will be deposited to a Lake City Bank account or added back to the Companion CD. Interest may not be paid by check or to a non-Lake City Bank account.</li> </ul>		
Renewal	Your Companion CD will automatically renew at maturity to a Regular CD at the interest rate and APY in effect on the maturity date for the term specified for automatic renewals in the Regulation DD/Truth in Savings section of the Terms and Conditions.		
Annual Yield Disclosure	<b>Term</b>	<b>Interest Rate</b>	<b>Annual Percentage Yield (APY)</b>
	3 months	3.70%	3.70%
	6 months	3.55%	3.55%
	9 months	3.25%	3.25%
	13 months	3.50%	3.50%
	18 months	3.10%	3.10%
	27 months	3.10%	3.10%
	44 months	2.85%	2.85%
60 months	2.85%	2.85%	

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Penalty for early withdrawal. Please refer to the Regulation DD/Truth In Savings section of the Terms and Conditions for additional information.

## Freedom Certificate of Deposit

Minimum Deposit to Open	\$5,000		
Transactions	<ul style="list-style-type: none"> <li>You may make deposits of \$1,000 or more to a Freedom CD at any time.</li> <li>You are allowed one withdrawal without penalty (minimum \$1,000) per calendar month. You must wait 7 days before making a withdrawal from a deposit. In addition, a minimum 7 day separation must be made between withdrawals occurring in consecutive calendar months. We may assess a penalty of 360 days interest on withdrawals that do not meet these requirements.</li> <li>If the balance of a Freedom CD drops below \$5,000, we may assess a penalty of 360 days interest and we may rewrite the Freedom CD as a Regular CD at the current interest rate and APY in effect for Regular CDs for the remaining portion of the term.</li> <li>Interest is compounded and credited annually to a Freedom CD.</li> </ul>		
Renewal	Your Freedom CD will automatically renew at maturity to a Freedom CD at the interest rate and APY in effect on the maturity date.		
Annual Yield Disclosure	<b>Term</b>	<b>Interest Rate</b>	<b>Annual Percentage Yield (APY)</b>
	12 months	1.00%	1.00%

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Penalty for early withdrawal. Please refer to the Regulation DD/Truth In Savings section of the Terms and Conditions for additional information.

## Freedom Plus Certificate of Deposit

Minimum Deposit to Open	\$10,000		
Maximum Balance Allowed	\$10,000,000 per tax id number		
Transactions	<ul style="list-style-type: none"> <li>You may make deposits of \$1,000 or more to a Freedom Plus CD at any time.</li> <li>You are allowed one withdrawal without penalty (minimum \$1,000) per calendar month. You must wait 7 days before making a withdrawal from a deposit. In addition, a minimum 7 day separation must be made between withdrawals occurring in consecutive calendar months. We may assess a penalty of 360 days interest on withdrawals that do not meet these requirements.</li> <li>If the balance of a Freedom Plus CD drops below \$10,000, we may assess a penalty of 360 days interest and we may rewrite the Freedom Plus CD as a Regular CD at the current interest rate and APY in effect for Regular CDs for the remaining portion of the term.</li> <li>Interest is compounded and credited annually to a Freedom Plus CD.</li> </ul>		
Renewal	Your Freedom Plus CD will automatically renew at maturity to a Freedom CD at the interest rate and APY in effect on the maturity date.		
Annual Yield Disclosure	<b>Term</b>	<b>Interest Rate</b>	<b>Annual Percentage Yield (APY)</b>
	18 months	2.00%	2.00%

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Penalty for early withdrawal. Please refer to the Regulation DD/Truth In Savings section of the Terms and Conditions for additional information.

## Rate-Riser Certificate of Deposit

Minimum Deposit to Open	\$1,000		
Early Redemption	You may make a one-time early redemption after the first 7 days of the term without penalty provided the full amount is reinvested into a Lake City Bank CD, except any type of Freedom CD or Rate-Riser CD product. You must reinvest with a term not less than the remaining term on the original certificate.		
Renewal	Your Rate-Riser CD will automatically renew at maturity to a Regular CD at the interest rate and APY in effect on the maturity date for the term specified for automatic renewals in the Regulation DD/Truth in Savings section of the Terms and Conditions.		
Interest Payment	Interest is compounded and credited annually to a Rate-Riser CD.		
Annual Yield Disclosure	<b>Term</b>	<b>Interest Rate</b>	<b>Annual Percentage Yield (APY)</b>
	24 months	2.15%	2.15%
	48 months	2.40%	2.40%

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Penalty for early withdrawal. Please refer to the Regulation DD/Truth In Savings section of the Terms and Conditions for additional information.

## Public Funds Certificate of Deposit

Minimum Deposit to Open	\$500
Requirement	The Public Funds CD is only available to a public entity. A public entity is any entity that is funded by the state/government to include: public schools, public libraries, public hospitals/health facilities, government entities and municipalities.
Renewal	Your Public Fund CD will not automatically renew. Funds will be disbursed or transferred at the maturity date. Please contact us in advance of the maturity date if you wish to renew your CD and have the funds transferred to a new CD.
Interest Payment	Interest is compounded and credited annually to the Public Fund CD or payable by check annually. Interest is compounded and credited at maturity if the term is less than 12 months.
Annual Yield Disclosure	Refer to your copy of the certificate of deposit issued at the time of opening.

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Penalty for early withdrawal. Please refer to the Regulation DD/Truth In Savings section of the Terms and Conditions for additional information.