

Regular Certificate of Deposit

Minimum Deposit to Open	\$500		
Renewal	Your Regular 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 Section F Certificates of Deposit in the Personal Account Terms and Conditions.		
Annual Yield Disclosure 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.	Term	Interest Rate	Annual Percentage Yield (APY)
	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%	0.50%
Interest Payment	Interest is compounded and credited annually to the Regular CD. For terms less than 12 months, interest is compounded and credited at maturity to the Regular CD.		

For additional rules and penalties associated with your account, see Personal Account Terms and Conditions and Personal Administrative Charges Disclosure. Penalty for early withdrawal.

Companion Certificate of Deposit

Minimum Deposit to Open	\$1,000		
Requirements	You must maintain an active Lake City Bank personal 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.		
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 Section F Certificates of Deposits in the Personal Account Terms and Conditions.		
Annual Yield Disclosure 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.	Term	Interest Rate	Annual Percentage Yield (APY)
	3 months	4.00%	4.00%
	6 months	3.70%	3.70%
	9 months	3.40%	3.40%
	13 months	3.50%	3.50%
	18 months	3.25%	3.25%
	27 months	3.25%	3.25%
	44 months	3.00%	3.00%
60 months	3.00%	3.00%	3.00%
Interest Payment	<ul style="list-style-type: none"> • Interest is compounded and credited annually. For terms less than 12 months, interest is compounded and credited at maturity. • Interest may be deposited to a Lake City Bank personal account or added back to the Companion CD. Interest may not be paid by check or to a non-Lake City Bank account. 		

For additional rules and penalties associated with your account, see Personal Account Terms and Conditions and Personal Administrative Charges Disclosure. Penalty for early withdrawal.

Freedom Certificate of Deposit

Minimum Deposit to Open	\$5,000		
Transactions	<ul style="list-style-type: none"> You may make deposits of \$1,000 or more to a Freedom CD at any time. 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, you must maintain a minimum 7 day separation between withdrawals occurring in consecutive calendar months. We may assess a penalty of 360 days' interest on withdrawals that do not meet these requirements. 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. 		
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 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.	Term	Interest Rate	Annual Percentage Yield (APY)
	12 months	1.00%	1.00%
Interest Payment	Interest is compounded and credited annually to a Freedom CD.		

For additional rules and penalties associated with your account, see Personal Account Terms and Conditions and Personal Administrative Charges Disclosure. Penalty for early withdrawal may apply.

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"> You may make deposits of \$1,000 or more to a Freedom Plus CD at any time. 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, you must maintain a minimum 7 day separation between withdrawals occurring in consecutive calendar months. We may assess a penalty of 360 days' interest on withdrawals that do not meet these requirements. 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. 		
Renewal	Your Freedom Plus CD will automatically renew at maturity to a 12 month Freedom CD at the interest rate and APY in effect on the maturity date.		
Annual Yield Disclosure 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.	Term	Interest Rate	Annual Percentage Yield (APY)
	18 months	2.25%	2.25%
Interest Payment	Interest is compounded and credited annually to a Freedom Plus CD.		

For additional rules and penalties associated with your account, see Personal Account Terms and Conditions and Personal Administrative Charges Disclosure. Penalty for early withdrawal may apply.

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 Section F Certificate of Deposits in the Personal Account Terms and Conditions.		
Annual Yield Disclosure 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.	Term	Interest Rate	Annual Percentage Yield (APY)
	24 months	2.25%	2.25%
	48 months	2.50%	2.50%
Interest Payment	Interest is compounded and credited annually to a Rate-Riser CD.		

For additional rules and penalties associated with your account, see Personal Account Terms and Conditions and Personal Administrative Charges Disclosure. Penalty for early withdrawal may apply.