

## Rate-Riser Certificate of Deposit

Minimum Deposit to Open	\$5,000		
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 Traditional 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	0.35%	0.35%
	48 months	0.55%	0.55%

These interest rates and Annual Percentage Yields (APYs) are accurate as of 6/2/2021 and may be changed at any time without prior notice. Call (888) 522-2265 for more information.

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