

Special Certificate of Deposit

Minimum Deposit to Open	\$500		
Renewal	Your Special 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)
	4 months	3.75%	3.75%
Interest Payment	Interest is compounded and credited annually to the Special CD. For terms less than 12 months, interest is compounded and credited at maturity to the Special 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.

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%
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.