

RATE INFORMATION. The interest rate on your account is 3.910% with an annual percentage yield of 3.95%.

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 15 months from the date the account is opened.

EARLY WITHDRAWAL PROVISIONS. We may impose a penalty if you withdraw any or all of the principal before the maturity date. The fee imposed will equal 7 months of interest.

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.

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.