

Certificate of Deposit

RATE INFORMATION. Refer to your Account Agreement "Certificate of Deposit" for interest rate and annual percentage yield.

You will be paid this interest rate until maturity.

COMPOUNDING AND CREDITING. Interest will compound monthly and will be capitalized monthly.

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 receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$25,000.00 to open this account.

You must maintain a minimum daily balance of \$25,000.00 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

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 on the business day you deposit noncash items (for example, checks).

TRANSACTION LIMITATIONS. *You may not make any deposits into your account before maturity.

*Withdrawals of principal from your account before maturity will be subject to an Early Withdrawal Penalty described above.

*You may withdraw interest at any time during the term of the certificate after it is credited to your account; penalty free. However, the annual percentage yield disclosed assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

MATURITY DATE. Refer to your Account Agreement "Certificate of Deposit".

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 6 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.

You may also deposit additional funds to the account at this time.

Each renewal term will be the same as the original term, beginning on the maturity date.

The interest rate will be the same we offer on new time deposits on the maturity date, which have the same term, minimum balance and other features as the original time deposit.

CURRENT RATE INFORMATION. The rate(s) and annual percentage yield(s) disclosed on your Account Agreement "Certificate of Deposit" were offered within the most recent seven calendar days, and were accurate as of the date of account opening. To obtain the current rate(s) and annual percentage yield information, please call (866)698-5760.