

The background features a dark blue gradient. In the upper right, there is a line chart with a white grid and a white line showing fluctuations. Below the chart, there are several US dollar bills, including a prominent \$100 bill with Benjamin Franklin's face. The text is centered within a large white circle.

Specialty CD Product Guide

CD Ladder: Pages 2-3

Liquidity CD: Pages 4-6

Market-Linked CD: Pages 7-8



MapleMark
BANK

MEMBER FDIC

OUR PRODUCTS



CD Ladder

A CD Ladder is a collection of CDs with staggered maturity dates that allow depositors to take advantage of the higher rates of longer-term CDs but maintain flexibility by providing access to a portion of deposited funds at annual intervals. While not a new concept, our innovative CD Ladder product simplifies the ladder strategy for you. You'll open and manage one account, but still reap the benefits of a multi-rung ladder by spreading your funds evenly over multiple CDs to take advantage of staggered terms and rates.



Liquidity CD

A Liquidity CD differs from a traditional CD by offering penalty free withdrawals during the CD's lifetime according to a planned distribution schedule. Take advantage of longer-term rates but set a cash distribution schedule that works for your known expenses during the CD term. Choose a longer-term CD but get access to your cash throughout the CD term while earning interest on the funds.

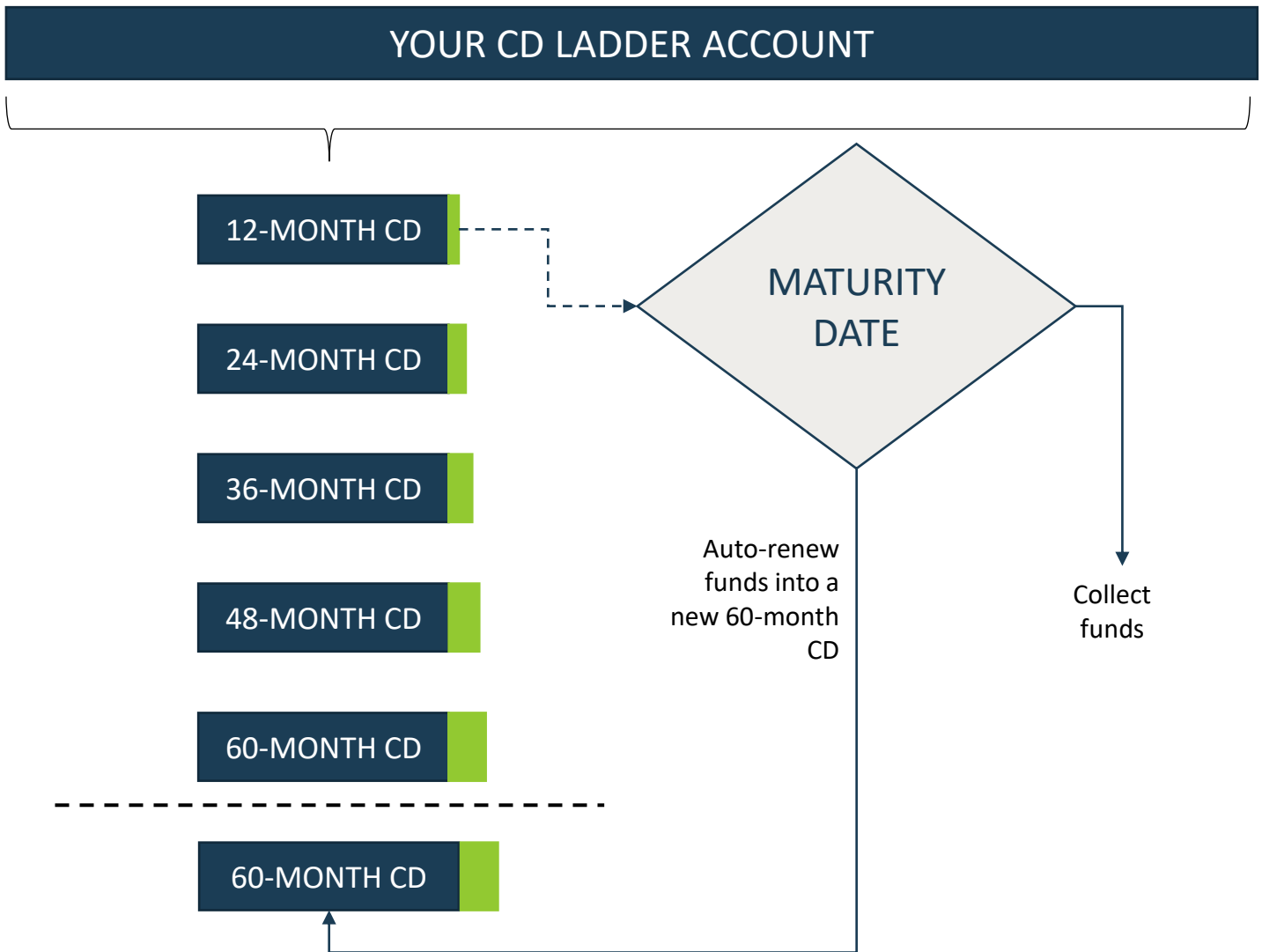


Market-Linked CD

Benefit from a strong stock market while keeping your initial deposit 100% safe. Over the course of your CD term, you'll have the opportunity to receive an interest payout each year. When the stock market performs at or over the benchmark, you'll receive a payout; if it underperforms, you receive nothing but do not lose any of your initial deposit.

CD LADDER

Conceptual View: 60-Month Ladder



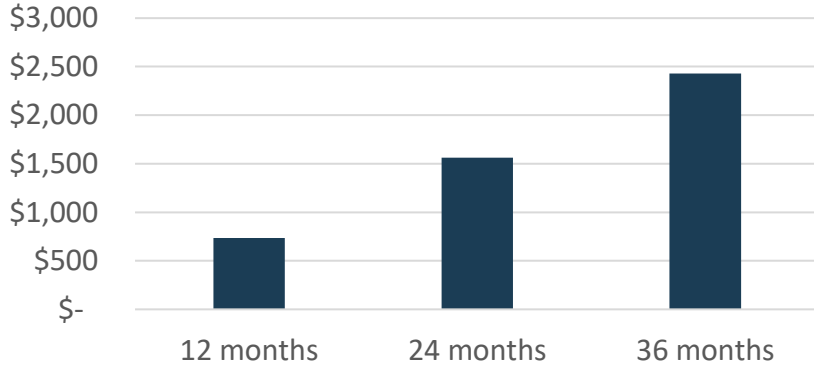
Our CD Ladder product allows you to take advantage of the ladder strategy without having to go through the hassle of opening multiple accounts. In this scenario, your initial deposit will be broken into 5 separate accounts which earn higher rates as you increase the terms of your CD Ladder. Every year, you will have the option to withdraw funds from the maturing portion of your CD ladder or allow it to auto-renew into a higher-yield 60-month CD. If allowed to continuously auto-renew, your entire initial deposit will have been placed into accounts earning the highest potential interest after 5 years. While this visual showcases the 60-month ladder, we also have 36-month and 48-month terms available. Current rates can be found on [MapleMarkBank.com/Certificates-of-Deposit](https://www.maplebank.com/Certificates-of-Deposit).

CD LADDER

Hypothetical Comparison: \$100,000 initial deposit

Note: Rates shown on this page are for illustrative purposes only. Current rates can be found on [MapleMarkBank.com/Certificates-of-Deposit](https://www.maplebank.com/certificates-of-deposit)

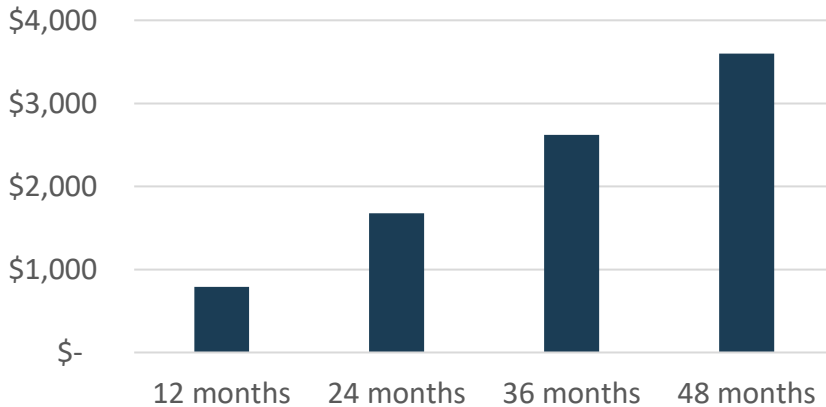
36-Month Ladder Interest Earned



Total Interest Earned:
\$2,429.08

12-month APY: 0.60%
24-month APY: 0.75%
36-month APY: 0.85%

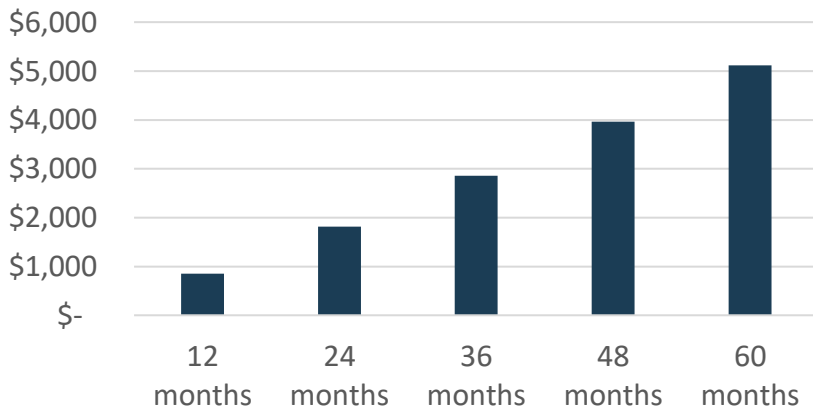
48-Month Ladder Interest Earned



Total Interest Earned:
\$3,600.89

12-month APY: 0.60%
24-month APY: 0.75%
36-month APY: 0.85%
48-month APY: 0.95%

60-Month Ladder Interest Earned



Total Interest Earned:
\$5,116.88

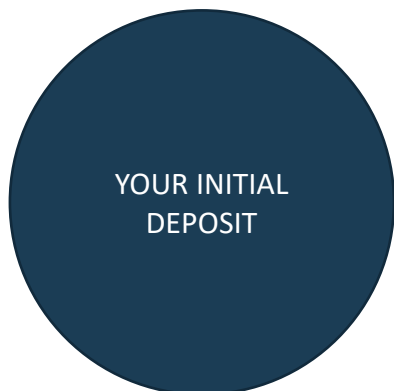
12-month APY: 0.60%
24-month APY: 0.75%
36-month APY: 0.85%
48-month APY: 0.95%
60-month APY: 1.10%

Refer to disclosure glossary on page 10 for information on APY, minimum balance, interest calculation, and automatic renewal information

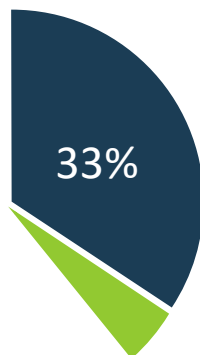
LIQUIDITY CD

Conceptual View: 36-Month CD with Annual Distributions

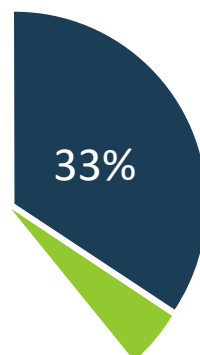
Your Account



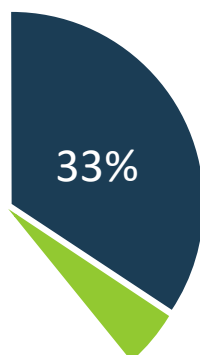
Annual Payout



At the end of year 1, you will receive a payout of approximately 1/3 of your initial deposit plus interest earned at the specified rate.



At the end of year 2, you will receive a payout of approximately 1/3 of your initial deposit plus interest earned at the specified rate.



At the end of year 3, you will receive a payout of approximately 1/3 of your initial deposit plus interest earned at the specified rate.

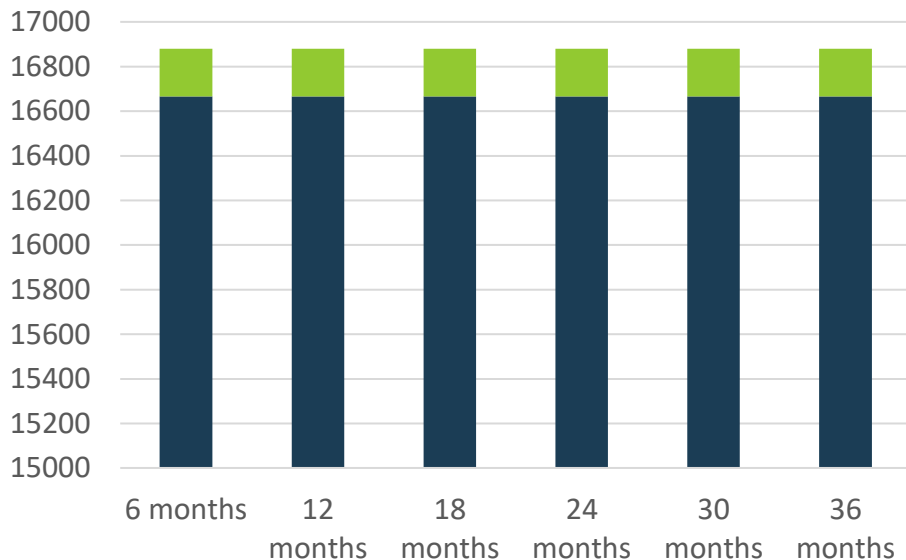
Current rates can be found on [MapleMarkBank.com/Certificates-of-Deposit](https://www.maplebank.com/Certificates-of-Deposit).

LIQUIDITY CD

Hypothetical Comparison: \$100,000 investment (page 1 of 2)

Note: Rates shown on this page are for illustrative purposes only. Current rates can be found on [MapleMarkBank.com/Certificates-of-Deposit](https://www.maplebank.com/certificates-of-deposit)

36-Month Semi-Annual Distributions

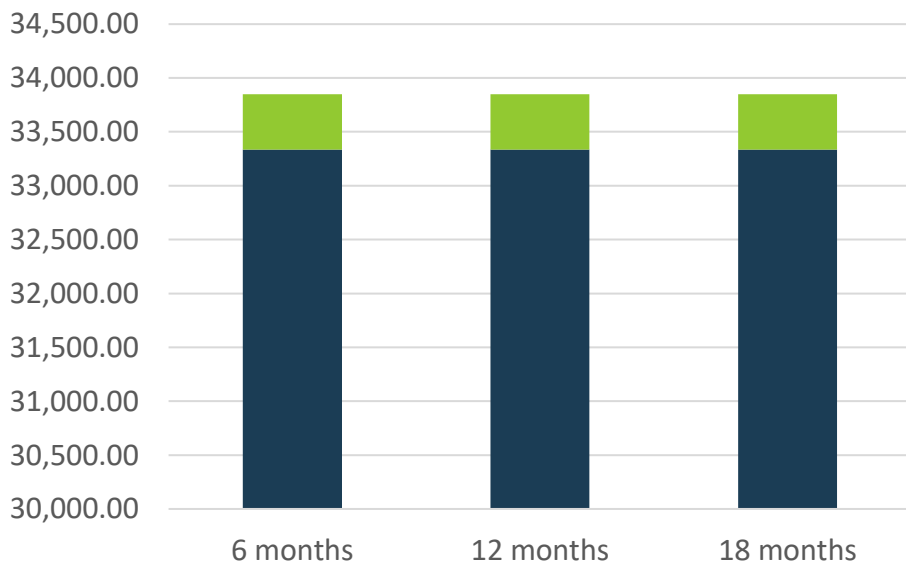


Total Interest Earned:

\$1,283.53

APY: 0.73%

36-Month Annual Distributions



Total Interest Earned:

\$1,548.78

APY: 0.77%

Each column represents the portion of your initial deposit you will receive plus interest earned for that time period.

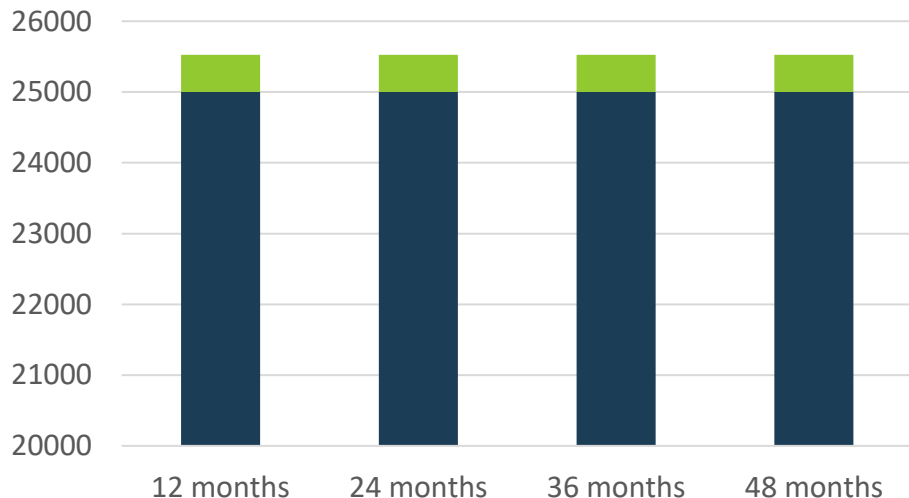
Refer to disclosure glossary on page 10 for information on APY, minimum balance, interest calculation, and non-renewal information

LIQUIDITY CD

Hypothetical Comparison: \$100,000 investment (page 2 of 2)

Note: Rates shown on this page are for illustrative purposes only. Current rates can be found on MapleMarkBank.com/Certificates-of-Deposit

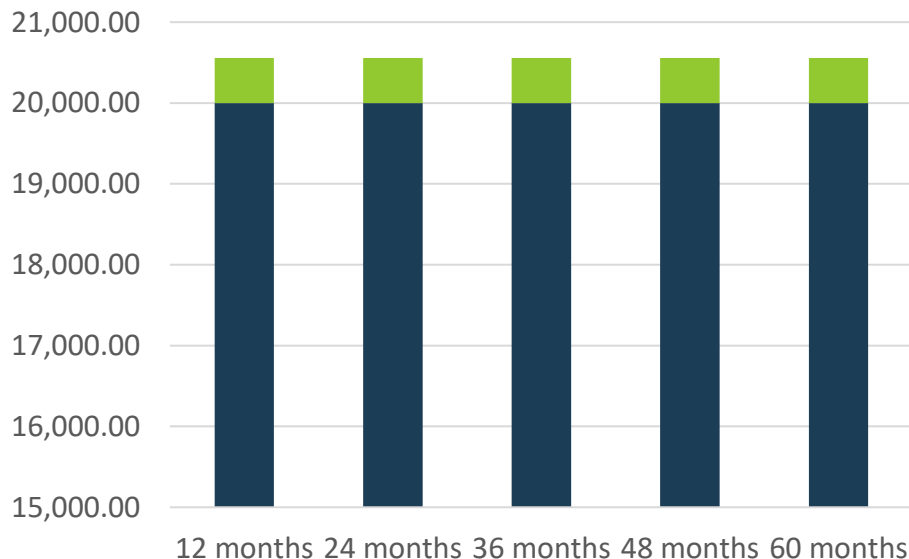
48-Month Annual Distributions Schedule Example



Total Interest Earned:
\$2,110.01

APY: 0.84%

60-Month Annual Distributions



Total Interest Earned:
\$2,789.65

APY: 0.92%

Each column represents the portion of your initial deposit you will receive plus interest earned for that time period.

Refer to disclosure glossary on page 10 for information on APY, minimum balance, interest calculation, and non-renewal information

MARKET-LINKED CD

Conceptual View: 60-Month CD

YOUR INITIAL DEPOSIT



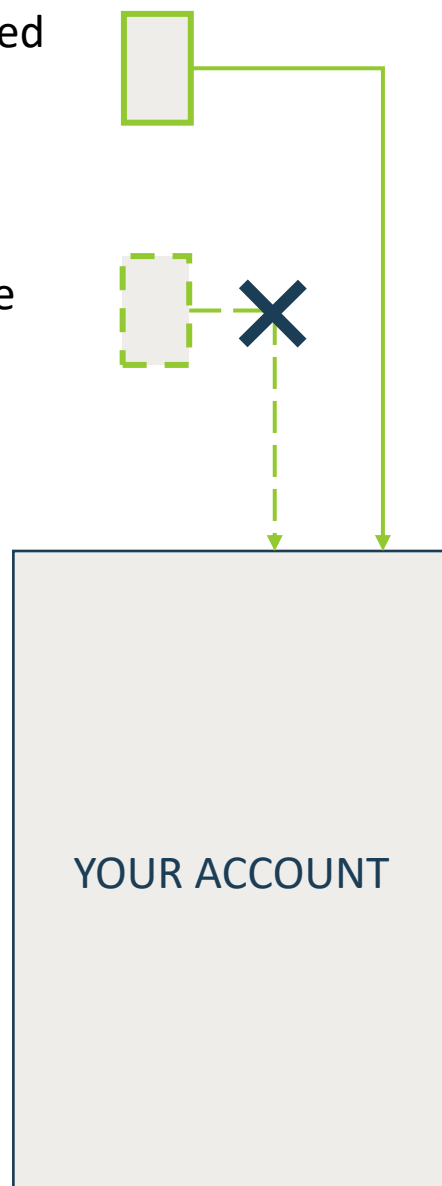
Market performs at rate specified on term sheet or higher



Market performs at a lower rate than specified

With our Market-Linked CD, your initial deposit is 100% principal protected and annual interest payouts are determined by stock market performance against a defined annual benchmark. If the performance is at or above the benchmark, you receive the full interest payout. If it performs below the benchmark, you do not receive an interest payment, but the amount of your initial deposit is maintained. Please note that our only term available for this product is 60-months.

Potential Interest



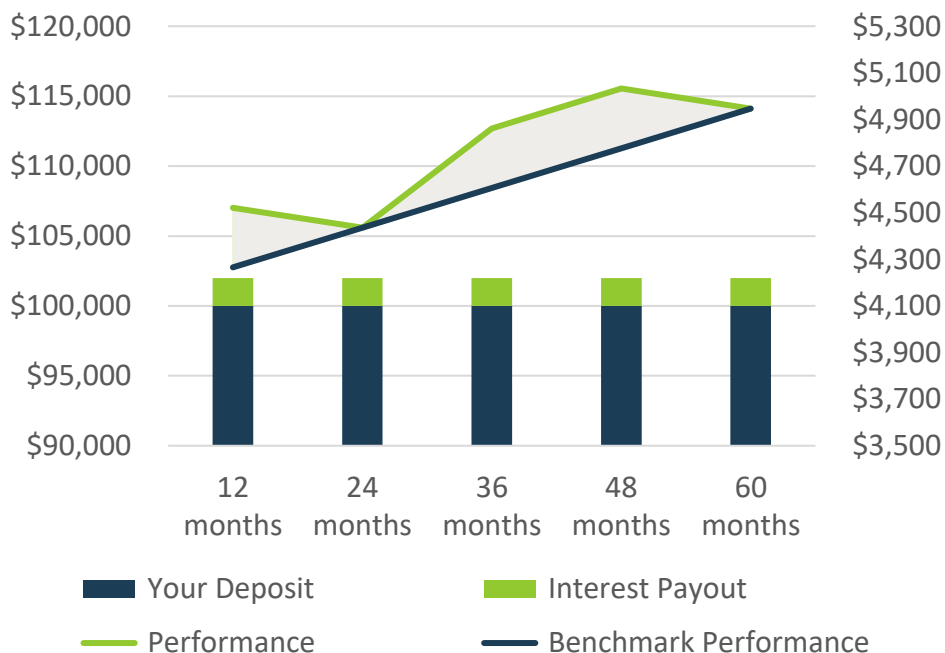
Current Market-Linked CD offering can be found on [MapleMarkBank.com/Certificates-of-Deposit](https://www.MapleMarkBank.com/Certificates-of-Deposit).

MARKET-Linked CD

Hypothetical Yield: \$100,000 Invested in a 60-month CD

Current Market-Linked CD offering can be found on MapleMarkBank.com/Certificates-of-Deposit.

Hypothetical Performance 1

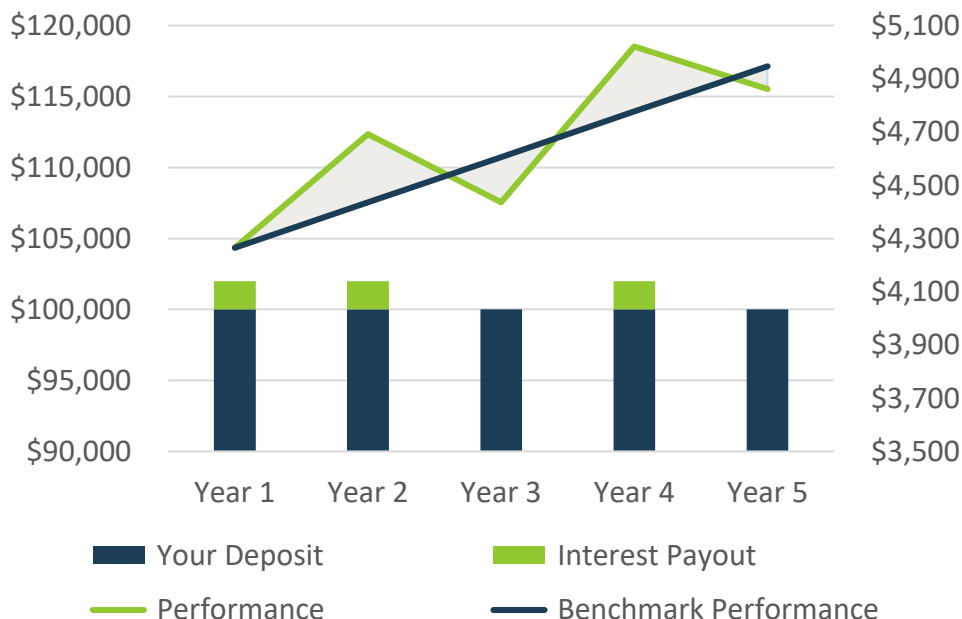


Market performs at or above benchmark all 5 years, your total interest payout:

\$10,000

APY: 2%

Hypothetical Performance 2



Market performs at or above benchmark for 3/5 years, your total interest payout:

\$6,000

APY: 2%

Performance is evaluated and interest payments are made yearly.

Refer to disclosure glossary on page 10 for information regarding APY, interest payments, risk, and renewal

NEXT STEPS



[Visit our website](#) for current rates and terms available.



Visit our CD product pages to calculate your potential earnings:

- [CD Ladder](#)
- [Liquidity CD](#)
- [Market-Link CD](#)



Have questions about a product? Give our customer service team a call at:

(866)698-5760

DISCLOSURES

1. The Annual Percentage Yield (APY) paid is based on your opening deposit amount. The minimum opening deposit amount is \$25,000 and the maximum opening deposit amount is \$2,000,000. Advertised APYs are subject to change. Early Withdrawal Fees could reduce the earnings on these accounts. Refer to Rate Sheet on MapleMarkBank.com/Certificates-of-Deposit for the Early Withdrawal Penalty details and our current APY.
2. You must maintain minimum daily balances of \$.01 or greater to obtain the disclosed annual percentage yields (APY). Please refer to the Rate and Fee Schedule document on MapleMarkBank.com/Certificates-of-Deposit for the current rate and APY.
3. We use the daily balance method to calculate interest on your account.
4. Each CD within the CD Ladder will automatically renew at maturity into the longest term from your original CD Ladder. The interest rate for each renewal term will be the rate currently offered on the maturity date. You may redeem your CD within 10 days after the maturity date without penalty.
5. The Liquidity CD will not renew automatically at maturity. Any distribution payments will be placed in a noninterest-bearing account.
6. The Market-Linked CD will not renew automatically at maturity. If you do not renew the CD your deposit will be placed in noninterest-bearing account.
7. Market-Linked CDs are not investment accounts. Interest is earned annually on the original deposit amount. The account holder may be required to declare interest earnings on their annual income taxes. Investing in this type of CD involves risks not associated with conventional certificates of deposit, including the risk that the depositor will receive no more than the full principal amount of the CDs and will receive principal only at maturity. The CDs described in this Disclosure Statement and accompanying Term Sheet are not appropriate for all depositors and involve important legal and tax consequences and investment risks, which should be discussed with the depositor's professional advisers. Please reference the full Disclosure document on our website.
8. If the Performance-Based Interest Conditions are satisfied for a particular year, the Market-Linked CD will yield an interest payment equal to the stated Annual Percentage Yield (APY). The APY is accurate as of the date on current Term Sheet and is based on the opening deposit amount, among other factors. Early redemption penalties and other fees could reduce the earnings on the account. This product is currently offered with a \$25,000 minimum opening deposit for a 60-month term. See the Term Sheet on MapleMarkBank.com/Certificates-of-Deposit for complete details.
9. Investing in a Market-Linked CD involves risks not associated with conventional certificates of deposit, including the risk that the depositor will receive no more than the full principal amount of the CD and will receive principal only at maturity. Please reference the section entitled "Risk Factors" in the full Disclosure document. The Market-Linked CD described in this Disclosure Statement and Term Sheet are not appropriate for all depositors and involve important legal and tax consequences and investment risks, which should be discussed with the depositor's professional advisers. Please reference the full Disclosure document at MapleMarkBank.com/Certificates-of-Deposit.