

ACCOUNT TERMS	Minimum Deposit to Open Account	<b>\$500</b>
	Additional Deposits	You <b>may not</b> make additional deposits into this account.
	Account Withdrawals	You <b>may not</b> make withdrawals from this account until the maturity date. If you do request a withdrawal prior to the maturity date, please refer to the <b>Early Redemption Penalty</b> section (below) for more information.
	Maturity Term	This account is scheduled to mature <b>12-Months</b> from the date opened.
ACCOUNT FEES	Other Fees	Additional charges and fees may apply to this account. For additional fees regarding this account, please refer to the current <b>Schedule of Fees</b> .
INTEREST RATE & ANNUAL PERCENTAGE YIELD (APY) INFORMATION	Account Pays Interest	<b>YES</b>
	Interest Rate	<b>0.20%</b>
	Annual Percentage Yield (APY)	<b>0.20%</b>
	Daily Minimum Balance to Obtain (APY)	<b>\$500</b>
	Obtaining Annual Percentage Yield (APY)	The Annual Percentage Yield assumes interest will remain on deposit with this account until maturity. A withdrawal will reduce earnings.
	Balance Computation Method	We use the daily balance method to calculate the interest on this account. This method applies a daily periodic rate to the collected balance in the account each day.
	Compounding and Crediting	The Interest Rate and Annual Percentage Yield will not change for the term of this account. Interest begins to accrue on the business day you deposit noncash items (for example checks). Interest on this account will be <b>compounded semi-annually</b> and will be <b>credited semi-annually</b> to the account.
OTHER ACCOUNT INFORMATION	Interest Payment Method	If you decide <b>not to</b> have your Interest automatically credited to the account balance, you must tell us what kind of Interest payment method you want before the account is opened. We can either; <b>(1) mail the Interest check to you</b> or <b>(2) deposit the Interest in a Community Bank checking or savings account you designate</b> .
	Automatic Renewal Feature	This account will automatically renew for an additional maturity term of <b>12-Months</b> , using the posted bank APY and Rate for this term at the time of renewal. You will have <b>10-Calendar Days</b> after the maturity date to withdraw funds without a penalty and interest <b>will not</b> be paid on the funds withdrawn during this 10-day grace period.
	Early Redemption Penalty	If you request to withdraw any of the principal balance prior to the maturity date on this account, we may impose a penalty of: <b>91-Days of the Interest that would have been earned</b> . The penalty may not only negate the Interest earned but also a portion of the Account principal.