

COMMUNITY BANK

25 Month Community Choice Special COD

Information Effective

1-Sep-16

Following is important information regarding this account.

Rate Information

- The interest rate for your account is **1.25%**
- The Annual Percentage Yield is **1.25%**
- The Account is an interest bearing account. If the daily balance is more than \$2,499.99 the interest rate paid on the account will be **1.25%** .
- The annual percentage yield for this tier will be **1.25%** .
- If the daily balance is less than \$2,500.00 the interest rate paid on the account will be **0.00%**

The interest rate and annual percentage will not change for the term of the account. The interest rate will be in effect for the term of the certificate. Interest begins to accrue on the business day that you deposit noncash items (for example, checks). Interest will be compounded semi-annually and will be credited semi-annually. We will mail the interest check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If you close the account before interest is credited, you will not receive accrued interest.

Balance Computation Method

We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the balance in the account each day. You must maintain a minimum balance of \$2,500.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations

- You must deposit \$2,500.00 to open this account and to earn interest.
- You may not make additional deposits into this account.
- You may not make withdrawals for your account until the maturity date.

Account Fees

- Early withdrawal penalty of 180 days of interest may apply. See Time Account Information for more information.

Time Account Information

Your account will mature in 25 months. The interest rate will be paid until the maturity date of the certificate. If you withdraw any of the principal before the maturity date of the certificate, we may impose a penalty of 180 days of interest. The penalty may not only negate the interest earned but also a portion of the principal. You may obtain the account with or without an automatic renewal feature. You must tell us what kind of account you want before the account is opened. If you select to automatically renew, your account will automatically renew to a new term of 24 months. The APY and the rate will be Community Bank's current board rate at the time of renewal. If you do not renew the account, your funds will have nothing done with them until you notify us. Interest is not paid after the maturity date for the certificates that do not automatically renew.

Now you can reach us at your convenience, whenever you need additional information. Just call us at 1-888-223-8099

Look for us on the WEB at <http://www.communitybank.tv>