

## 12-MONTH ADD-ON CERTIFICATE OF DEPOSIT

**Rate Information** -The interest rate on your account is (current rate or determined at renewal) % with an annual percentage yield (APY) of (current APY or determined at renewal) %. You will be paid this rate until maturity.

**Compounding and Crediting frequency** - Interest will not be compounded. Interest will be credited to your account at maturity.

**Minimum balance to open the account** - You must deposit a minimum of \$250.00 for regular Certificate of Deposit or \$500.00 for IRA Certificate of Deposit to open this account.

**Maximum balance for Add-On Certificate of Deposit** - The maximum balance for an Add-On Certificate of Deposit is \$50,000.00.

**Minimum balance to obtain the annual percentage yield disclosed** -You must maintain a minimum balance of \$250.00 for regular Certificate of Deposit and \$500.00 for IRA Certificate of Deposit in the account each day to obtain the disclosed annual percentage yield.

**Daily 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 principal in the account each day.

**Accrual of interest on noncash deposits** - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

**Transaction limitations** -You may make deposits into your Add-On CD before maturity, not to exceed a maximum of \$50,000.00. You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty. You can only withdraw interest credited in the term before maturity of that term without penalty. You can withdraw interest any time during the term of crediting after it is credited to your account.

**Time requirements** -Your account will mature 12 months from your account opening date and for each additional renewal period.

**Early withdrawal penalties** (a penalty may be imposed for withdrawals before maturity) -The fee we may impose will equal three months interest on the amount withdrawn. In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

**Withdrawal of interest prior to maturity** -The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

**Automatically renewable time account** -This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any). We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, interest will continue to accrue after final maturity for up to ten calendar days. The interest rate will be at the renewed rate. 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 (if any) and other features as the original time deposit. You will have ten calendar days after maturity to withdraw the funds without a penalty. Please refer to our separate fee schedule for additional charges that may be assessed against your account. We may require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D. Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.

Please refer to your Certificate of Deposit Receipt for additional terms and conditions.