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| CD ACCOUNTS |
|  | Hybrid CD | Certificate of Deposit | Legacy CD |
| We have an account designed just for you. | Your earnings will grow at a faster pacewith the CD that allows you to make additional deposits and rates that change with the market. | Take advantage of our low minimum deposit amount as well as our competitive rates. | As a Legacy customer, you qualify forour premium CD that gives you bonus rates as a thank you for banking with us. |
| Minimum OpeningDeposit | $100 | $1,000 | $10,000 |
| Available Terms | 6 months, 1 year, 2 year | 6 months, 1 year, 2 year, 3 year, 4year, 5 year | 6 months, 1 year, 2 year, 3 year, 4year, 5 year |
| Additional Deposits | Any time during the life of the CD | Only at maturity | Only at maturity |