| CD Term                 | Minimum Balance | Annual Percentage Yield |
|-------------------------|-----------------|-------------------------|
| 3 Month CD              | \$1,000.00      | 0.10                    |
| 6 Month CD              | \$1,000.00      | 0.20                    |
| 12 Month CD             | \$1,000.00      | 0.30                    |
| 18 Month CD             | \$1,000.00      | 0.35                    |
| 24 Month CD             | \$1,000.00      | 0.40                    |
| 36 Month CD             | \$1,000.00      | 0.45                    |
| 48 Month CD             | \$1,000.00      | 0.65                    |
| 60 Month CD             | \$1,000.00      | 0.90                    |
| 12 Month Advantage CD*  | \$1,000.00      | 0.30                    |
| 24 Month Advantage CD * | \$1,000.00      | 0.40                    |

APY = Annual Percentage Yield

APY is accurate as of 09/01/2013

Early Withdrawal Penalty – If we consent to a request for a withdrawal that is otherwise not permitted you may have to pay a penalty. Fees may reduce earnings.

**12 Month Advantage CD\*** - This is a variable rate product. The interest rate for account may be bumped once during the term at customers decretion and additional funds may deposited no more than once during the term.

**24 Month Advantage CD\*** - This is a variable rate product. The interest rate for account may be bumped twice (once each 12 month term) at the customers dicrestion and additional funds may be deposited no more than once during each term.