



# Cozy Up

## with our Winter CD Specials!



\*Offer good for the initial term only. CD is automatically renewed for closest term offered but not exceeding the initial term of the CD. Advertised rate and Annual Percentage Yield (APY) are offered at the bank's discretion and may change daily. Annual Percentage Yield (APY) assumes principal and interest remain on deposit for the term of the certificate. All interest payments for the APY will be made at maturity for the nine month CD or semi-annually for the 18 month CD. Penalty will be imposed for early withdrawal. Fees could reduce earnings on the account. No additional deposits allowed after purchase.