

The minimum deposit to open a 13 month Certificate of Deposit (CD) and obtain the stated Annual Percentage Yield* (APY) of 3.25% is \$0. The minimum deposit to open a 13 month Certificate of Deposit (CD) and obtain the stated Annual Percentage Yield* (APY) of 3.35% is \$250,000. This is a promotional term, at maturity the Certificate of Deposit will renew for a 12 month term at the rate in effect for 12 month CDs at the time of renewal. A penalty will be imposed for early withdrawal. The APYs are accurate as of December 15, 2025. Fees may reduce account earnings.