13 Month Bump a Rate CD Terms

The minimum deposit to open a 13 Month Bump a Rate Certificate of Deposit (CD) and obtain the stated Annual Percentage Yield* (APY) of 4.00% is $0. 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 November 2, 2026. Fees may reduce account earnings.

The following additional terms apply to this account: During the term of your Bump a Rate CD, you are permitted to make a one-time request to adjust your rate at your discretion. To adjust the rate, an owner/trustee of the certificate must sign to authorize the increase. The rate on the Bump a Rate CD will be adjusted on the business day the bank receives the signed authorization, or the following business day if received on a non-processing day or after our lobby has closed for the day. The rate will be adjusted to the rate currently in effect for our 13M Bump a Rate CD, or the 13M CD, at the time the request is made. When you elect to exercise the Bump Up option, the new rate will be paid for the remaining term of your account. A one-time rate increase will not extend the maturity date of your account.