CDs

.Certificate of Deposits Simple
APY Compound
APY Minimum 3 Months0.150.15 $1,000.00 6 Months0.220.22$1,000.00 12 Months0.350.35$1,000.00 18 Months0.550.55$500.0024 Months0.700.70$500.00 30 Months0.700.70$500.0036 Months1.001.01$500.00 48 Months1.151.16$500.00 60 Months1.501.51$500.00Rates as of January 8, 2013Daily balance computation method - We use the Daily Balance method to calculate the interest on your account. This method applies a daily periodic rate to the full amount of principal in the account each day.
Accrual of interest on noncash items - Interest begins to accrue on the business day you deposit noncash items (for example, checks).
Transaction Limitations - You may not make any deposits into your account before maturity. You may not make withdrawals of principal from your account before maturity.
Early Withdrawal Penalties - A penalty may be imposed for withdrawals before maturity. If your account has an original maturity of one year or less, your account may be charged an early withdrawal penalty in an amount equal to 90 days' interest. If your account has an original maturity of more than one year, your account may be charged an early withdrawal penalty in an amount equal to 180 days' interest. This early withdrawal penalty may invade principal.
Rate Information - The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

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