



11-Month Share Certificate

Rate Schedule Effective 4/1/2024

Account Name	Balance Tier	Dividend Rate	Dividend APY*	Minimum Opening Deposit	Minimum to Keep Open	Minimum Earning Balance
11 Month Share Certificate	\$1,000+	4.41%	4.50%	\$1,000	\$1,000	\$1,000

Promotion Details – The 11 Month Share Certificate is being offered for a limited time only and may be withdrawn or modified at any time without notice.

Rate Information - The 11-month certificate dividend rate is 4.41% APR and 4.50% APY. The rate appearing in this addendum is accurate as of the effective date indicated. *APY = Annual Percentage Yield. The Dividend Rate and APY are fixed and will be in effect for the term of the certificate. The APY is based on the assumption that the dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

Dividend Period, Compounding and Crediting – The dividend period is the account’s term. The Dividend Period begins on the first day of the term and ends on the maturity date. Dividends, if applicable, are calculated using the Average Daily Balance, credited and compounded monthly and earned on a calendar monthly basis.

Accrual of Dividends – If you close your account before accrued dividends are credited, you will not receive the accrued dividends.

Minimum Balance to Open Account – Minimum deposit required to open this certificate is \$1,000.

Minimum Balance to Obtain the Annual Percentage Yield Disclosed – You must maintain a minimum balance of \$1,000.00 in the account each day to obtain the disclosed Annual Percentage Yield. If you do not maintain the minimum balance, you will not earn the stated APY.

Maximum Deposit Limit – The maximum deposit limit on the certificate is \$500,000.

Term – This is a 11-month single term certificate and will NOT automatically renew at maturity. The funds will rollover to a 12-month certificate and will earn dividends at the prevailing 12-month certificate dividend rate.

Transaction Limitations – After your certificate is opened you may not make additional deposits to the certificate.

Early Withdrawal Penalty – After your certificate is opened you may make a withdrawal subject to the early withdrawal penalties stated below:

- Penalty is 90 days of dividends and all accrued dividends.
- The penalty is calculated as a forfeiture of part or all of the dividends that have been or would have been earned on the account. The penalty will not be deducted from the account principal.
- When making an early withdrawal the entire balance must be withdrawn and the account closed.

