

15 & 21 Month No Penalty Certificate of Deposit

Account Details:

*1.96% Annual Percentage Yield is calculated on a 1.95% interest rate.

**1.76% Annual Percentage Yield is calculated on a 1.75% interest rate.

Both rates are current as of 9-19-19. Both CDs require a \$2,500 minimum deposit to open.

Interest compounds semi-annually and is credited to accounts semi-annually.

Both No Penalty CDs allow for one withdrawal of the full balance during the term of each CD.

Accounts will not renew automatically at maturity and no interest will be paid after maturity dates.

Fees may reduce earnings on the accounts. Offers are subject to change. Ask for details.

Account disclosures that include current rates, terms, and fees (if any) are available at any Citizens Union Bank Location.

