



## TIME CD RENEWAL NOTICE \$10,000 AND OVER

The interest rate and annual percentage yield have not yet been determined. They will be available on \_\_\_\_\_ . Please call 712-792-4346 to learn the interest rate and annual percentage yield for your account.

### 16 MONTHS \$10,000 & OVER

**Rate Information:** This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 16 Months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded semi-annually and will be credited semi-annually. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

**Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

**Limitations:** You must deposit \$10,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

**Time Account Information:** Your account will mature in 16 Months . If you withdraw any of the principal before the maturity date, we may impose a penalty of 180 days of interest. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If the Time Certificate of Deposit funds are withdrawn or if the term of the Certificate is changed during the ten-day grace period, earnings from the Certificate's maturity date to the date of withdrawal are forfeited. Financial Institution reserves the right not to renew this Certificate on any maturity date; in that event, Financial Institution will mail notice of its nonrenewal election to Depositor, at the current address we have on file, not less than 30 days before the maturity date.

### 18 MONTHS \$10,000 & OVER

**Rate Information:** This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 18 Months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded semi-annually and will be credited

semi-annually. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

**Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

**Limitations:** You must deposit \$10,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

**Time Account Information:** Your account will mature in 18 Months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 180 days of interest. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If the Time Certificate of Deposit funds are withdrawn or if the term of the Certificate is changed during the ten-day grace period, earnings from the Certificate's maturity date to the date of withdrawal are forfeited. Financial Institution reserves the right not to renew this Certificate on any maturity date; in that event, Financial Institution will mail notice of its nonrenewal election to Depositor, at the current address we have on file, not less than 30 days before the maturity date.

### 24 MONTHS \$10,000 & OVER

**Rate Information:** This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 24 Months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded semi-annually and will be credited semi-annually. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

**Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

**Limitations:** You must deposit \$10,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

**Time Account Information:** Your account will mature in 24 Months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 180 days of interest. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If the Time Certificate of Deposit funds are withdrawn or if the term of the Certificate is changed during the ten-day grace period, earnings from the Certificate's maturity date to the date of withdrawal are forfeited. Financial Institution reserves the right not to renew this Certificate on any maturity date; in that event, Financial Institution will mail notice of its nonrenewal election to Depositor, at the current address we have on file, not less than 30 days before the maturity date.

### 30 MONTHS \$10,000 & OVER

**Rate Information:** This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 30 Months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded semi-annually and will be credited semi-annually. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

**Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

**Limitations:** You must deposit \$10,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

**Time Account Information:** Your account will mature in 30 Months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 180 days of interest. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If the Time Certificate of Deposit funds are withdrawn or if the term of the Certificate is changed during the ten-day grace period, earnings from the Certificate's maturity date to the date of withdrawal are forfeited. Financial Institution reserves the right not to renew this Certificate on any maturity date; in that event, Financial Institution will mail notice of its nonrenewal election to Depositor, at the current address we have on file, not less than 30 days before the maturity date.

### 36 MONTHS \$10,000 & OVER

**Rate Information:** This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 36 Months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded semi-annually and will be credited semi-annually. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

**Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

**Limitations:** You must deposit \$10,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

**Time Account Information:** Your account will mature in 36 Months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 180 days of interest. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If the Time Certificate of Deposit funds are withdrawn or if the term of the Certificate is changed during the ten-day

grace period, earnings from the Certificate's maturity date to the date of withdrawal are forfeited. Financial Institution reserves the right not to renew this Certificate on any maturity date; in that event, Financial Institution will mail notice of its nonrenewal election to Depositor, at the current address we have on file, not less than 30 days before the maturity date.

**48 MONTHS \$10,000 & OVER**

**Rate Information:** This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 48 Months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded semi-annually and will be credited semi-annually. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

**Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

**Limitations:** You must deposit \$10,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

**Time Account Information:** Your account will mature in 48 Months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 180 days of interest. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If the Time Certificate of Deposit funds are withdrawn or if the term of the Certificate is changed during the ten-day grace period, earnings from the Certificate's maturity date to the date of withdrawal are forfeited. Financial Institution reserves the right not to renew this Certificate on any maturity date; in that event, Financial Institution will mail notice of its nonrenewal election to Depositor, at the current address we have on file, not less than 30 days before the maturity date.

**60 MONTHS \$10,000 & OVER**

**Rate Information:** This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 60 Months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded semi-annually and will be credited semi-annually. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

**Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

**Limitations:** You must deposit \$10,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

**Time Account Information:** Your account will mature in 60 Months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 180 days of interest. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If the Time Certificate of Deposit funds are withdrawn or if the term of the Certificate is changed during the ten-day grace period, earnings from the Certificate's maturity date to the date of withdrawal are forfeited. Financial Institution reserves the right not to renew this Certificate on any maturity date; in that event, Financial Institution will mail notice of its nonrenewal election to Depositor, at the current address we have on file, not less than 30 days before the maturity date.