

Give Yourself a **RAISE!**

With our 24 or 36 Month Time Deposit, you have the opportunity to **increase the rate once during term of the TD**. Just give us the word and we'll adjust the rate to the prevailing board rate. It's like giving yourself a raise!



Choose one of our Exchange Rate Time Deposits:

- **2.17% APY*** 24 Month
- **2.53% APY*** 36 Month



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*Annual Percentage Yield (APY) effective as of July 1, 2010 for balances of \$500 or more. This rate is subject to change at any time and without notice. APY assumes that interest remains on deposit. Early withdrawals subject to penalty. Fees may reduce earnings. Exchange Rate feature allows you to increase your rate once during the term to our then prevailing TD rate. Exchange Rate TD is not applicable to Individual Retirement Accounts.