

No Penalty Certificate of Deposit, the best of both worlds



A certificate of Deposit¹ you can end early if you need to. It's for people who want guaranteed returns with fewer constraints.

Enjoy peace of mind:

- Certificates of Deposit are insured by the Federal Deposit Insurance Corporation (FDIC)
- Guaranteed interest rate² for the term of your CD³
- Withdraw full balance and interest without penalty after the first 6 days you deposit funds

Speak to your Financial Professional to open a No Penalty Certificate of Deposit.

¹ Certificates of Deposit are insured by the Federal Deposit Insurance Corporation (FDIC). The Federal Deposit Insurance Corporation is a United States government corporation providing deposit insurance to depositors in U.S. commercial banks and savings institutions. <https://www.fdic.gov>

² Interest is compounded daily starting on the Business Day when the account is opened, and is credited to your account monthly.

³ Client will receive the terms and conditions for the No Penalty CD at account opening, detailing important account information. With a No Penalty CD, you may withdraw your full balance and interest at any time without incurring any penalty fees after the first six (6) calendar days you make the minimum deposit into your new CD account and your Qualifying Deposit has been fully collected. Withdrawals made before the stated period will result in an early withdrawal penalty. Partial withdrawals are not permitted. Upon maturity, your CD will automatically renew for the same term but at the APY and interest rate currently being offered, unless you request a change during the 7-calendar-day grace period, or the CD rate or term is no longer offered. The 7-calendar day grace period starts the day after your maturity date during which you can make changes, deposits or withdrawals from your CD (the Grace Period). You cannot renew an existing No Penalty CD to a new No Penalty CD. If you make changes to the CD term, change the CD product type, make a deposit or make a withdrawal before the end of the Grace Period, the Grace Period will end on that day and a new Opening Date and Maturity Date will apply, after which any changes made before the new Maturity Date will incur a penalty (except for a new No Penalty CD that allows full withdrawals six (6) calendar days after deposit). A 12-Month No Penalty CD will renew at the APY and interest rate in effect on the maturity date, except that your renewed CD will not have the no penalty feature. If the term of your maturing CD is no longer available, your CD may renew at the next greater term. Contact us for more information. Fees may reduce earnings on the account.

Terms, conditions and fees for accounts, products, programs and services are subject to change. No Penalty CD rates may be modified or withdrawn prior to enrollment at any time without notice. The Annual Percentage Yield (APY) and interest rate is subject to change until your CD is opened and funded. The balance required to open a Certificate of Deposit account is \$500.

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