



PRESENCE BANK

Start saving today with these great rates.

24 MONTH CD

1.20 % APY¹

60 MONTH CD

1.59 % APY¹

19-MONTH BUMP-UP CD

Initiate a one-time rate increase during the life of your CD!

0.61 % APY²

Annual Percentage Yield (APY) is effective as of February 15, 2022. This is a limited time offer and subject to change or be discontinued without further notice. Early withdrawal penalties apply; refer to fee schedule for details. Withdrawal of interest will reduce earnings. May not be combined with other offers. Excludes institutional investors, brokered accounts, and money for public funds. Available as an Individual Retirement Account (IRA). Fees may reduce earnings. Please refer to our website, www.presencebank.com, or call your local Presence Bank branch for current standard CD terms and rates.

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¹ This is a limited time offer and subject to change or be discontinued without further notice.

Minimum opening balance and minimum requirement to obtain APY is \$5,000.00. APY assumes interest remains on deposit until maturity. At maturity, the CD will automatically renew to the standard CD product of the same term, with the current corresponding rate. Additional deposits or withdrawals of principal after the opening date are not permitted.

² This is a limited time offer and subject to change or be discontinued without further notice. Minimum opening balance and minimum requirement to obtain APY is \$5,000.00. APY assumes interest remains on deposit until maturity. This is a variable rate account; rate may change after the account is opened.

This promotional bump-up Certificate of Deposit (CD) allows the account holder to initiate a one-time rate increase during the original 19-month term listed. The new rate for the remainder of the term will be that of Presence Bank's current standard 18-month CD rate. At maturity, the CD will automatically renew to the standard 18-month CD product, with the current corresponding rate. Additional deposits or withdrawals of principal after the opening date are not permitted.

