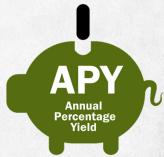
## PICK YOUR CD TERM & START TO EARN. Up to 6 times more than an average savings account.

What is a CD?

CD is short for a Certificate of Deposit. It is a financial product that pays its owner a set rate of interest (Annual Percentage Rate or APY) in return for leaving a fixed amount of money in our bank for a set period of time.



Actual rate of return earned on an investment in one year, including effect of compounding interest. Interest compounds quarterly on F&M CDs.

choose a CD?

Safety (FDIC-insured), better APY than savings deposits, fixed and predictable returns, wide selection of terms and account options, and laddering opportunities (opening several CDs with varying maturity rates).

A few MORE

CD Facts:

STATE BANK

- A minimum \$2,500 deposit is required
- · May be penalties for early withdrawal
- No monthly maintenance fees
- CDs are automatically renewable
- · Rates subject to change without notice





Speak to one of our friendly customer service representatives.



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