

MILLENNIUM BANK
CERTIFICATE OF DEPOSIT RATE SHEET

| Term | Int. Rate | Relationship | | APY* |
|---------|-----------|--------------|-------------|-------|
| | | APY* | Int. Rate** | |
| 91 day | 0.25% | 0.25% | 0.40% | 0.40% |
| 182 day | 0.45% | 0.45% | 0.60% | 0.60% |
| 1 year | 1.00% | 1.01% | 1.20% | 1.21% |
| 2 year | 1.20% | 1.21% | 1.40% | 1.41% |
| 3 year | 1.35% | 1.36% | 1.50% | 1.51% |
| 4 year | 1.45% | 1.46% | 1.60% | 1.61% |
| 5 year | 1.60% | 1.61% | 1.85% | 1.86% |

Consumer CD Special – 25month 1 time Bump CD 1.49% 1.50% APY*
(Rate can be moved to 2 yr. CD rate 1 time during original term)

Minimum deposit to open \$1,000.00

Early withdrawal penalty may apply

*Annual Percentage Yield

** Relationship rates apply to customers with established **active** checking accounts regardless of CD balance.

**Certificates over \$100,000.00 will receive the relationship rate

Contact customer service for further information on applicable fees and terms.

Rates Effective: 9/20/ 2017 (Subject to Change)

Member - FDIC