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*Blended Annual Percentage Yield is accurate as of July 15, 2015 and assumes interest earnings remain on deposit until maturity. Interest rate goes up .50% on the yearly anniversary date. Initial interest rate is 1.00% for year one, 1.50% for year two, 2.00% for year three, 2.50% for year four, and 3.00% for year five. Withdrawal penalty is 24-months' interest. No interest penalty for early withdrawal on the second, third, or fourth annual anniversary. Full redemption required. IRA and public funds are not eligible for this offer. The \$10,000 minimum balance (and all interest paid and compounded) must remain in the CD to earn the advertised annual percentage yield.