

CD Product Details

	HIGH YIELD CD	BUMP-UP CD	LIQUIDITY CD
RATE	This rate is the highest we can offer—we're confident you won't find better with our competitors	With a Bump-Up you start with a great rate, then have the opportunity to increase your rate once over the 2-year term or twice over the 4-year term if our rate for your term and balance tier goes up on these CDs	This rate is better than our competitors High Yield Savings accounts, while still giving you liquidity optionality
INTEREST PAYMENT	Early withdrawal penalties apply, see FAQs for details	Same as High Yield	Same as High Yield
TERM	All terms available (1 month to 5 years)	2 and 4 year terms available	Only a 1-year term as quoted. Ask your banker for additional terms
STATEMENTS	Interest statements are provided upon request, and maturity notifications are sent automatically.	Same as High Yield	Same as High Yield
EARLY WITHDRAWAL PENALTY	90 days interest on the amount withdrawn for CD Accounts with terms of less than 2 years. 180 days simple interest on the amount withdrawn for terms 2 years and greater.	Bump-up CD penalties are the same as High Yield CDs, and they are calculated using the interest rate in effect on the day the withdrawal is requested.	You may withdraw all or any of your deposit, including interest earned, without any penalties, with a 7-day notice.
RENEWAL	Your CD will renew automatically at maturity for the same term and the then current interest rate unless we receive your permission to renew for a different term, or you request to withdraw your funds.	Same as High Yield	Same as High Yield