

12 MONTH CERTIFICATE OF DEPOSIT

Citizens Federal Savings Bank
Home Office
5151 S 4th Street
Leavenworth, KS 66048
August 12, 2022

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

Interest Rates and Annual Percentage Yields are current as of 08-12-2022.
For current rate information call (913) 727-1040.

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Rate Information: This Account is an interest bearing account. If the daily balance is more than \$499.99, but less than \$5,000.00, the interest rate paid on the entire balance in the account will be 0.70% with an annual percentage yield of 0.70%. If the daily balance is more than \$4,999.99 the interest rate paid on the entire balance in the account will be 0.70% with an annual percentage yield of 0.70%.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 12 Months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$500.00 to open this account. Minimum of \$25.00 for additional deposits. You may not make withdrawals from your account until the maturity date.

Account Fees: The following fee applies to this account: Redeposit/Chargeback Item: \$15.00 per item.

Time Account Information: Your account will mature in 12 Months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 90 days of interest, earned or not. This account will automatically renew. You will have 7 calendar days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

Member
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