

# 3 YEAR 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 .  
For current rate information call (913) 727-1040.

## 3 YEAR CERTIFICATE OF DEPOSIT

**Rate Information:** This Account is an interest bearing account. The interest rate on the account is 1.15% with an annual percentage yield of 1.15%.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 3 Years. 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. You may not make additional deposits into this account. 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 3 Years. If you withdraw any of the principal before the maturity date, we may impose a penalty of 180 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  
FDIC

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