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5.61 % APY¹



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¹ Annual Percentage Yield (APY) is effective as of October 26, 2023. This is a limited time offer and subject to change or be discontinued without further notice. Minimum opening balance and requirement to obtain APY is \$250.00. APY assumes interest remains on deposit until maturity. Account holder must choose a term between 10 months and 14 months, at one-month increments. At maturity, the CD will automatically renew to the standard 12-month CD product, with the current corresponding rate. Additional deposits or withdrawals of principal after the opening date are not permitted. Early withdrawal penalties apply; refer to account disclosures for details. Withdrawal of interest will reduce earnings. May not be combined with other offers. Excludes institutional investors, brokered accounts, and money for public funds. Available as an Individual Retirement Account (IRA). Fees may reduce earnings. Please call your local Presence Bank branch or refer to our website, www.presencebank.com, for current standard CD terms and rates.

