



*limited time*  
**10-MONTH CD SPECIAL**  
**5.01** % APY<sup>1</sup>



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<sup>1</sup>Annual Percentage Yield (APY) is effective as of 1/12/2024. This is a limited time offer and subject to change or be discontinued without further notice. Minimum opening and balance requirement to obtain APY is \$250.00. APY assumes interest remains on deposit until maturity. 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 disclosure 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 refer to our website, [www.presencebank.com](http://www.presencebank.com), or call your local Presence Bank branch for current standard CD terms and rates.

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