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¹Annual Percentage Yield (APY) is effective as of 2/23/2026. This is a limited time offer and subject to change or be discontinued without further notice. Minimum opening balance and minimum 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 of 6 months of interest of terms less than 12 months, 12 months of interest for terms greater than 12 months will apply. 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 in Individual Retirement Account (IRA). Fees may reduce earnings. Please refer to our website, www.PresenceBank.com, or call your local Presence Bank branch for current standard CD terms and rates.