

	Term	Minimum Deposit To Open	Maximum Deposit to Account	Rate	APY	Early Withdrawal Penalty	Additional Terms / Conditions <i>(For all deposit accounts, interest is compounded &amp; credited monthly)</i>	
Certificates of Deposit	6 Month CD	\$2,500	N/A	0.60%	0.60%	30 days interest	Auto renews for <b>same</b> term	
	1 Year CD	\$2,500	N/A	0.90%	0.90%	90 days interest		
	2 Year CD	\$2,500	N/A	1.10%	1.11%	180 days interest		
	3 Year CD	\$2,500	N/A	1.20%	1.21%	180 days interest		
	4 Year CD	\$2,500	N/A	1.35%	1.36%	365 days interest		
	5 Year CD	\$2,500	N/A	1.50%	1.51%	365 days interest		
	13 Month CD Special	\$2,500	N/A	1.65%	1.66%	90 days interest	Auto renews to a 1 year CD	
	23 Month CD Special	\$2,500	N/A	1.68%	1.69%	180 days interest	Auto renews to a 2 year CD	
	30 Month CD Special	\$2,500	N/A	1.70%	1.71%	180 days interest	Auto renews to a 2 year CD	
	4 Year CD Special	\$2,500	N/A	1.74%	1.75%	365 days interest	Option for one-time penalty-free withdrawal up to 25% of principal balance Auto renews to regular 4 year CD (no special)	
5 Year Step Up CD Special	\$2,500	N/A	Year 1 = 1.66% Year 2 = 1.79% Year 3 = 1.88% Year 4 = 1.98% Year 5 = 2.08%	1.88%	365 days interest	Must be current bank customer or individual/business that resides/operates in Ohio No public/institutional funds Auto renews to regular 5 year CD (no step up)		
IRA Certificates of Deposit	6 Month IRA CD	\$2,000	N/A	0.60%	0.60%	30 days interest	Auto renews for same term	
	1 Year IRA CD	\$2,000	N/A	0.90%	0.90%	90 days interest		
	1 Year IRA CD with Additional Deposits	\$2,000	N/A	1.54%	1.55%	90 days interest		Unlimited number & amount (within IRA annual contribution limits) of additional deposits permitted after account opening
	2 Year IRA CD	\$2,000	N/A	1.10%	1.11%	180 days interest		
	3 Year IRA CD	\$2,000	N/A	1.20%	1.21%	180 days interest		
	4 Year IRA CD	\$2,000	N/A	1.35%	1.36%	365 days interest		
	5 Year IRA CD	\$2,000	N/A	1.50%	1.51%	365 days interest		
	30 Month IRA CD Special	\$2,000	N/A	1.70%	1.71%	180 days interest	Renews to a 2 year IRA CD	
	4 Year IRA CD Special	\$2,000	N/A	1.74%	1.75%	365 days interest	Option for one-time penalty-free withdrawal up to 25% of principal balance Auto renews to 4 year IRA CD (no special)	
5 Year Step Up IRA CD Special	\$2,000	N/A	Year 1 = 1.66% Year 2 = 1.79% Year 3 = 1.88% Year 4 = 1.98% Year 5 = 2.08%	1.88%	365 days interest	Auto renews to standard 5 year IRA CD (no step up)		
<b>IRA Savings</b>		\$50	N/A	0.15%	0.15%	N/A	IRA annual contribution limits	

Interest rates and annual percentage yields (APYs) are current as of January 02, 2020. Interest rates and APYs may change at any time at the bank's discretion. Interest is calculated on the daily collected balance and is compounded and credited monthly. Fees may reduce earnings. Refer to our **Schedule of Fees** for information on other fees that may apply.

If you withdraw funds from a CD within 6 days of initial deposit or within 6 days of the most recent partial withdrawal, you will be subject to a mandatory early withdrawal penalty equal to at least 7 days simple interest on the amount withdrawn, unless federal regulations permit the waiver of this penalty. If you withdraw funds at any other time before CD maturity, a penalty may be imposed for early withdrawal.

CDs automatically renew for the same term, unless otherwise specified in the account disclosure. You have a grace period of 7 calendar days after the CD's maturity date to withdraw the funds or change terms of the account without being charged a penalty. Disclosures can be found at [www.westfield-bank.com](http://www.westfield-bank.com).

\*Option to "bump-up" interest rate to current 4 year CD rate one time during term. Option for one-time penalty-free withdrawal up to 25% of principal balance.