



*Limited Time Offer*

**14 Month CD**

**1.25% APY\***

\*APY - Annual Percentage Yield

Stated rates effective 2/1/2018 and are subject to change at any time. Minimum to open and earn stated APY(Annual Percentage Yield) is \$1,250.00. If account balance goes below \$1,250.00 no interest will be earned. Fees could reduce earnings. This account will automatically renew on the maturity date for a 12 month term at the posted rate unless we have informed you in advance that we elect not to renew the account. Substantial penalty for early withdrawal. Rate subject to change at maturity. Consumer accounts only. Savings products are offered at all of our branch locations for customers residing in the Greater Baltimore area. All parties must be present to open account. Rates and terms are available for accounts opened at one of our branch locations only.

**MEMBER FDIC**