



Special Term Certificate of Deposits

Step up the rate one time/Add funds to the CD one time

2.30% APY for 15 Months

2.50% APY for 25 Months

2.70% APY for 35 Months

- \$1,000 minimum opening balance up to the maximum of \$1,000,000 on each special term certificate of deposit.
- Annual Percentage Yield assumes principal and interest remain on deposit for the term of the Certificate. Interest may be paid monthly by check, deposited to Liberty National Bank deposit account or compounded quarterly. Penalty will be imposed for early withdrawal. Fees could reduce earnings on the account.
- Special term offers are for the initial monthly term only. This will be a non-renewable, single maturity certificate of deposit.
- Advertised APY is effective as of November 13, 2018, offered at the discretion of Liberty National Bank and may change or be discontinued at any time.
- Account owner may add funds to the CD one time during the original term of the CD subject to the \$1,000,000 limit.
- Option to step up the interest rate one time during the term requires you to visit a Liberty National Bank location to redeem prior to the maturity date. Interest rate step up option is based on LNB published rate for the closest standard term that is equal to or less than the remaining term of the original CD. It may take up to ten days for the rate change to become effective. Offer good for the initial term only.