



The Community's Bank Since 1889

## CD / IRA Rates

**Effective Date: 12/01/2018**

### **Term Deposit Certificates**

<b>Term</b>	<b>Minimum Balance To Open</b>	<b>Interest Rate</b>	<b>*APY</b>
<b>3 months</b>	\$500.00	0.49%	0.50%
<b>6 months</b>	\$500.00	0.59%	0.60%
<b>9 months</b>	\$500.00	0.74%	0.75%
<b>12 months</b>	\$500.00	0.98%	1.00%
<b>15 months</b>	\$500.00	0.98%	1.00%
<b>18 months</b>	\$500.00	1.95%	2.00%
<b>24 months</b>	\$500.00	1.47%	1.50%
<b>30 months</b>	\$500.00	1.47%	1.50%
<b>36 months</b>	\$500.00	2.92%	3.00%
<b>48 months</b>	\$500.00	2.19%	2.25%
<b>60 months</b>	\$500.00	2.44%	2.50%

A Penalty may be imposed for early withdrawal of certificate of deposit funds.

Fees may reduce earnings.

Deposit Rates may vary for non residents of Massachusetts.

\*Annual Percentage Yield

A \$500.00 balance is necessary to earn the stated Annual Percentage Yield.

### **IRA - Term Deposit Certificates**

<b>Term</b>	<b>Minimum Balance To Open</b>	<b>Interest Rate</b>	<b>*APY</b>
<b>12 months</b>	\$500.00	0.98%	1.00%
<b>24 months</b>	\$500.00	1.95%	2.00%
<b>36 months</b>	\$500.00	2.92%	3.00%
<b>48 months</b>	\$500.00	2.19%	2.25%
<b>60 months</b>	\$500.00	2.44%	2.50%

A Penalty may be imposed for early withdrawal of certificate of deposit funds.

Fees may reduce earnings.

Deposit Rates may vary for non residents of Massachusetts.

\*Annual Percentage Yield

A \$500.00 balance is necessary to earn the stated Annual Percentage Yield.

Member  
**FDIC**  
Member SIF

  
Equal Housing Lender  
Equal Opportunity Lender

