



The Community's Bank Since 1889

CD RATES

Effective Date: 06/01/2020

Term Deposit Certificates

Term	Minimum Balance To Open	Interest Rate	*APY
3 months	\$500.00	0.10%	0.10%
6 months	\$500.00	0.20%	0.20%
9 months	\$500.00	0.25%	0.25%
12 months	\$500.00	0.35%	0.35%
15 months	\$500.00	0.44%	0.45%
18 months	\$500.00	0.44%	0.45%
24 months	\$500.00	0.44%	0.45%
30 months	\$500.00	0.49%	0.50%
36 months	\$500.00	0.49%	0.50%
48 months	\$500.00	0.49%	0.50%
60 months	\$500.00	0.49%	0.50%

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

Term	Minimum Balance To Open	Interest Rate	*APY
12 months	\$500.00	0.35%	0.35%
24 months	\$500.00	0.44%	0.45%
36 months	\$500.00	0.49%	0.50%
48 months	\$500.00	0.49%	0.50%
60 months	\$500.00	0.49%	0.50%

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
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Equal Housing Lender
Equal Opportunity Lender