

CERTIFICATES OF DEPOSIT

**Ask today how you can
earn a great interest rate!**

CD Specials Currently Available:

Product Type	Interest Rate	Annual Percentage Yield (APY)	Minimum Opening Deposit
7 Month CD & IRA CD Special	1.49%	1.50%	\$500.00
18 Month CD & IRA CD Special	1.98%	2.00%	\$500.00
30 Month CD & IRA CD Special	2.23%	2.25%	\$500.00

Stop into any branch and ask representative for more details*.

*New money may be required, please contact your local branch for information. All interest rates and Annual Percentage Yields (APYs) are subject to change without notice. The minimum balance required to obtain the APY may be different than the minimum opening deposit, please contact your local branch for information. Fees assessed on your account could reduce your earnings. A penalty will be imposed for premature withdrawal from Certificates of Deposit.

**Member
FDIC**

 **Elmira**
Savings Bank
The People's Bank