



Consumer Certificate of Deposit Promotions

Rates effective as of December 20, 2024

182-Day Certificate of Deposit Promotion

Rate Information - The interest rate on your account is 3.85% with an annual percentage yield of 3.85%. You will be paid this rate until first maturity.

Compounding frequency - Interest will not be compounded.

Crediting frequency - Interest will be credited to your account at maturity.

Effect of closing an account - If you close your account before interest is credited, you will receive the accrued interest.

Minimum balance to open the account - You must deposit \$10,000.00 to open this account.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$10,000.00 in the account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations:

The minimum amount you can deposit is \$50.00.

The maximum amount you can deposit is \$250,000.00.

There are no limitations on the frequency or timing of additional deposits, except that no additions can be made in the last seven days before maturity.

You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

You cannot withdraw interest from your account before maturity.

Time requirements - Your account will mature in 182 days.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) - The fee we may impose will equal 90 days interest on the amount withdrawn subject to penalty.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

Automatically renewable time account - This account will automatically renew at maturity, but it will not renew into a promotional product. Instead, it will renew into a product most similar to the terms of this promotional product. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below). If you prevent renewal, interest will not accrue after final maturity.

The interest rate on the product this promotional product has renewed into will be the interest rate then offered on the product this promotional product has renewed into. You will have ten calendar days after maturity to withdraw the funds without a penalty.

1-Year Certificate of Deposit Promotion

Rate Information - The interest rate on your account is 3.72% with an annual percentage yield of 3.75%. You will be paid this rate until first maturity.

Compounding frequency - Interest will be compounded semi-annually.

Crediting frequency - Interest will be credited to your account semi-annually.

Effect of closing an account - If you close your account before interest is credited, you will receive the accrued interest.

Minimum balance to open the account - You must deposit \$10,000.00 to open this account.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$10,000.00 in the account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations:

The minimum amount you can deposit is \$50.00.

The maximum amount you can deposit is \$250,000.00.

You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

You cannot withdraw interest from your account before maturity.

Time requirements - Your account will mature in 1 year.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) - The fee we may impose will equal 90 days interest on the amount withdrawn subject to penalty.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

Automatically renewable time account - This account will automatically renew at maturity, but it will not renew into a promotional product. Instead, it will renew into a product most similar to the terms of this promotional product. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below). If you prevent renewal, interest will not accrue after final maturity.

The interest rate on the product this promotional product has renewed into will be the interest rate then offered on the product this promotional product has renewed into. You will have ten calendar days after maturity to withdraw the funds without a penalty.

3-Year Option Certificate of Deposit Promotion

Option Rate Information: The interest rate on your account is 3.47% with an annual percentage yield of 3.50%. The interest rate and annual percentage yield may change. We will not change the rate on your account during the term of the account. However, at your discretion, you may change the interest rate on the account one time during the term of the CD based on the current One Community Bank Three Year Options CD rate at the time of the rate request. If you choose not to exercise this option, the interest rate and annual percentage yield will not change for the term of the account. This exchange will be at no cost to you. If you make an exchange, the maturity date of this account will remain the same as originally scheduled.

Compounding frequency - Interest will be compounded semi-annually.

Crediting frequency - Interest will be credited to your account semi-annually.

Effect of closing an account - If you close your account before interest is credited, you will receive the accrued interest.

Minimum balance to open the account - You must deposit \$1,000.00 to open this account.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$1,000.00 in the account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.



Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations:

The minimum amount you can deposit is \$500.00.

The maximum amount you can deposit is \$250,000.00.

There are no limitations on the frequency or timing of additional deposits, except that no additions can be made in the last seven days before maturity.

You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal.

Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

You cannot withdraw interest from your account before maturity.

Time requirements - Your account will mature in 3 years.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) - The fee we may impose will equal 180 days interest on the amount withdrawn subject to penalty.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

Withdrawal of interest prior to maturity - The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Automatically renewable time account - This account will automatically renew at maturity, but it will not renew into a promotional product. Instead, it will renew into a product most similar to the terms of this promotional product. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below). If you prevent renewal, interest will not accrue after final maturity.

The interest rate on the product this promotional product has renewed into will be the interest rate then offered on the product this promotional product has renewed into. You will have ten calendar days after maturity to withdraw the funds without a penalty.

182-Day IRA Certificate of Deposit Promotion

Rate Information - The interest rate on your account is 3.85% with an annual percentage yield of 3.85%. You will be paid this rate until first maturity.

Compounding frequency - Interest will not be compounded.

Crediting frequency - Interest will be credited to your account at maturity.

Effect of closing an account - If you close your account before interest is credited, you will receive the accrued interest.

Minimum balance to open the account - You must deposit \$10,000.00 to open this account.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$10,000.00 in the account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations:

The minimum amount you can deposit is \$50.00.

The maximum amount you can deposit is \$250,000.00.

You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal.

Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

You cannot withdraw interest from your account before maturity.

Time requirements - Your account will mature in 182 days.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) - The fee we may impose will equal 90 days interest on the amount withdrawn subject to penalty.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also

apply, for example, if this is part of an IRA or other tax-deferred savings plan.

Automatically renewable time account - This account will automatically renew at maturity, but it will not renew into a promotional product. Instead, it will renew into a product most similar to the terms of this promotional product. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below). If you prevent renewal, interest will not accrue after final maturity.

The interest rate on the product this promotional product has renewed into will be the interest rate then offered on the product this promotional product has renewed into. You will have ten calendar days after maturity to withdraw the funds without a penalty.

1-Year IRA Certificate of Deposit Promotion

Rate Information - The interest rate on your account is 3.72% with an annual percentage yield of 3.75%. You will be paid this rate until first maturity.

Compounding frequency - Interest will be compounded semi-annually.

Crediting frequency - Interest will be credited to your account semi-annually.

Effect of closing an account - If you close your account before interest is credited, you will receive the accrued interest.

Minimum balance to open the account - You must deposit \$10,000 to open this account.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$10,000.00 in the account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations:

The minimum amount you can deposit is \$50.00.

The maximum amount you can deposit is \$250,000.00.

There are no limitations on the frequency or timing of additional deposits, except that no additions can be made in the last seven days before maturity.

You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal.

Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

You cannot withdraw interest from your account before maturity.

Time requirements - Your account will mature in 1 year.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) - The fee we may impose will equal 90 days interest on the amount withdrawn subject to penalty.

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The interest rate on the product this promotional product has renewed into will be the interest rate then offered on the product this promotional product has renewed into. You will have ten calendar days after maturity to withdraw the funds without a penalty.



3-Year Option IRA Certificate of Deposit **Promotion**

Option Rate Information: The interest rate on your account is 3.47% with an annual percentage yield of 3.50%. The interest rate and annual percentage yield may change. We will not change the rate on your account during the term of the account. However, at your discretion, you may change the interest rate on the account one time during the term of the CD based on the current One Community Bank Three Year Options CD rate at the time of the rate request. If you choose not to exercise this option, the interest rate and annual percentage yield will not change for the term of the account. This exchange will be at no cost to you. If you make an exchange, the maturity date of this account will remain the same as originally scheduled.

Compounding frequency - Interest will be compounded semi-annually.

Crediting frequency - Interest will be credited to your account semi-annually.

Effect of closing an account - If you close your account before interest is credited, you will receive the accrued interest.

Minimum balance to open the account - You must deposit \$1,000.00 to open this account.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$1,000.00 in the account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations:

The minimum amount you can deposit is \$500.00.

The maximum amount you can deposit is \$250,000.00.

There are no limitations on the frequency or timing of additional deposits, except that no additions can be made in the last seven days before maturity.

You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

You cannot withdraw interest from your account before maturity.

Time requirements - Your account will mature in 3 years.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) - The fee we may impose will equal 180 days interest on the amount withdrawn subject to penalty.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

Withdrawal of interest prior to maturity - The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Automatically renewable time account - This account will automatically renew at maturity, but it will not renew into a promotional product. Instead, it will renew into a product most similar to the terms of this promotional product. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below). If you prevent renewal, interest will not accrue after final maturity.

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