

CERTIFICATES OF DEPOSIT – Minimum deposit \$1,000	Interest Rate	Annual Percentage Yield
CDs for CHECKING ACCOUNT CUSTOMERS¹		
Special Short Term CD - 4 Months	2.57	2.60
Special Medium Term CD - 16 Months	2.47	2.50
Special Long Term CD – 47 Months	2.72	2.75
REGULAR CDs		
3 month, 6 month, 9 month, 11 month, 12 month, 15 month, 18 month, 2 year, 30 month	.10	.10
3 year, 4 year, 5 year, 6 year	.20	.20

Regular CDs from 6 month to 6 year are also available for IRA CDs, and earn the same annual percentage yield as corresponding CDs. Minimum deposit for IRA CDs is also \$1,000.

SAVINGS ACCOUNTS	Minimum to Open	Interest Rate	APY	Minimum to earn APY
Presidential Savings or Money Market Account	\$5,000	.40	.40	\$250,000+
		.30	.30	\$100,000+
		.25	.25	\$50,000+
IRA Savings Accounts	\$500	.20	.20	\$25,000+
		.20	.20	\$2,500+
		.10	.10	\$50+
Access Savings Account	\$10	.05	.05	\$50+
Passbook Savings Account	\$10	.05	.05	\$50+
Security Deposit Trust Account	\$10	.05	.05	\$50+
INTEREST-BEARING CHECKING ACCOUNTS				
Plus Checking	\$10	.05	.05	\$50+
Senior Checking	\$10	.05	.05	\$50+

Interest compounds monthly. For more information regarding applicable fees & terms, please speak to a Branch Manager or Customer Service Representative. Rates are subject to change without notice. Minimum balance to earn interest is \$50.00. Available for personal accounts only.

In the event that the depositor is allowed to withdraw all or part of his/her deposit before maturity, a penalty may be imposed. Fees may reduce earnings.

¹You must have and maintain an active WSB Checking Account to open these CDs and earn the advertised rate. If the account does not remain "active" the interest rate will be reduced by 1.00% (.10% when initial rate is 1.00% or less). Active checking account is defined as either direct deposit of your payroll or Social Security check; or at least five transactions per month within 60 days of account opening.