

A DIVISION OF EDGAR COUNTY BANK & TRUST CO.

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Disclosure: As a variable rate CD, the interest rates will change the first Wednesday of every month. The 90 day rate will be based on the 91-Day US Treasury Bill Rate. The 30 day rate will be based on 80% of the 91-Day US Treasury Bill Rate. \$2,500.00 is minimum amount to open and keep certificate of deposit. A penalty will be imposed for a withdraw of initial deposit. F.D.I.C. insured to maximum allowed by law.