

A CD That Has It All –

- ◆ A Penalty Free Withdrawal
- ◆ Up To 3 Rate Increases
- ◆ A Great Rate!

4.00%
ANNUAL PERCENTAGE YIELD (APY)

Ask us about
**FDIC Insured
CD Deposits
Over
\$100,000**

Limited Time Offer

Take advantage of our new 24 Month Step Up CD with the flexibility to “Step Up” to a higher rate up to three (3) times during the term if Car-rollton Bank rates increase during the initial term of the CD for CDs with a term of 24 months. †Plus, you’ll have the convenience of being able to withdraw your money once, during the initial term, without a penalty.

Visit your local branch or call a bank representative for details.

CD rate offer is subject to change and may expire at any time. Rate is accurate as of August 18, 2008. Monies must remain on deposit a minimum of 30 days. \$500 minimum opening deposit for growth CDs and \$5,000 minimum deposit for income CDs. †No early withdrawal penalty fee will be assessed if the CD is closed after the first 30 days or, within 30 days after a subsequent deposit is made. Once a rate increase occurs, the CD will retain the new rate until either the next Step Up occurs or for the remaining term. Additional monies may only be added to the CD each time a Step Up in rate is requested.

