

## ACCOUNT DISCLOSURE INFORMATION 60 Month Rate Riser Certificate of Deposit

This disclosure describes the terms and features of the Rate Riser Certificate of Deposit Accounts offered by Community Bank & Trust. Please refer to your original Certificate & Fee Schedule for additional information of importance to you.

In this disclosure, the words, "you" and "your" refer to the consumer who maintains a deposit account with the Bank. The words "we" and "us" refer to Community Bank & Trust.

If you have any questions about the information provided within this disclosure, please allow a bank representative to answer them for you.

**Rate Information:** The interest rate for your account is 2.00% with an annual percentage yield of 2.00%. You will be paid this rate each year until the anniversary date, each year on the anniversary date the rate will increase by .50%. The annual percentage yield assumes interest remains on deposit until maturity. A withdrawal of interest will reduce earnings.

**Compounding and Crediting:** The interest will be compounded annually and credited to the certificate annually.

**Minimum Balance Requirements:** You must deposit at least \$10,000.00 to open this account. You must maintain a minimum balance of \$10,000.00 in your 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 day we receive your deposit.

**Transaction Limitations:** After your account is opened, you may not make deposits into or withdrawals of principal from the account. You can only withdraw interest credited in the term 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 Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

**Time requirements:** Your account will mature 60 months from the date of purchase.

**Early withdrawal penalties:** A penalty may be imposed for withdrawals before maturity. The fee we may impose will equal 12 months interest on the amount withdrawn subject to penalty, based on the 5 year average rate of interest.

**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. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below). We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, interest will continue to accrue after final maturity for up to ten calendar days. The interest rate will be at the renewed rate.

Each renewal term will be the same as the original term, beginning on the maturity date. The interest rate will be the same we offer on new time deposits on the maturity date which have the same term, minimum balance (if any), **however the certificate will NOT renew into the Rate Riser product ,it will renew into our regular 5 year certificate with one set rate and APY.**

We may require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D. Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See our notice of penalty for early withdrawal.

	Rate	APY
Year 1	2.00%	2.00%
Year 2	2.50%	2.50%
Year 3	3.00%	3.00%
Year 4	3.50%	3.50%
Year 5	4.00%	4.00%

**One Year Loss of simple interest based on 5 year average rate which is 3.00%**

FDIC Insured