

**9 Month CD
5.00% APY¹**

**13 Month CD
4.75% APY¹**

Want to brew up more interest?

Percolate your profits. Ask about our Certificate of Deposit (CD) Specials!¹

Personal	Business	Public Fund	Nonprofit
<p>9 Months 4.88% Interest Rate 5.00% APY¹ \$5,000+</p>	<p>9 Months 4.88% Interest Rate 5.00% APY¹ \$10,000+</p>	<p>9 Months 4.88% Interest Rate 5.00% APY¹ \$10,000+</p>	<p>9 Months 4.88% Interest Rate 5.00% APY¹ \$10,000+</p>
<p>13 Months 4.64% Interest Rate 4.75% APY¹ \$5,000+</p>	<p>13 Months 4.64% Interest Rate 4.75% APY¹ \$10,000+</p>	<p>13 Months 4.64% Interest Rate 4.75% APY¹ \$10,000+</p>	<p>13 Months 4.64% Interest Rate 4.75% APY¹ \$10,000+</p>

¹A minimum deposit of \$5,000 is required to open a Personal account and obtain the Annual Percentage Yield (APY). A minimum deposit of \$10,000 is required to open a Business, Public Fund, or Nonprofit account and obtain the APY. Interest is compounded daily. An interest penalty of 9 months may be imposed for any early withdrawal of the 9 month Certificate. An interest penalty of 12 months may be imposed for any early withdrawal of the 13 month Certificate. Upon maturity, the 9 month and 13 month Certificates will automatically renew to a 12 month term and rate with a 12 month early withdrawal penalty. Fees could reduce earnings on the account. APY is accurate as of January 31, 2024.



800-288-2229
www.abbybank.com

