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The Annual Percentage Yield (APY) is variable for the term and will fluctuate with Prime. "Prime" is the National Prime Rate (Prime), as published in *The Wall Street Journal*. The APY is tied to Prime minus 2.00%. The APY will not be less than 0.75% or more than 3.50%. Minimum to open this certificate of deposit is \$500. A penalty may be imposed for early CD withdrawal. Fees could reduce earnings on the account. APY is subject to change without notice.