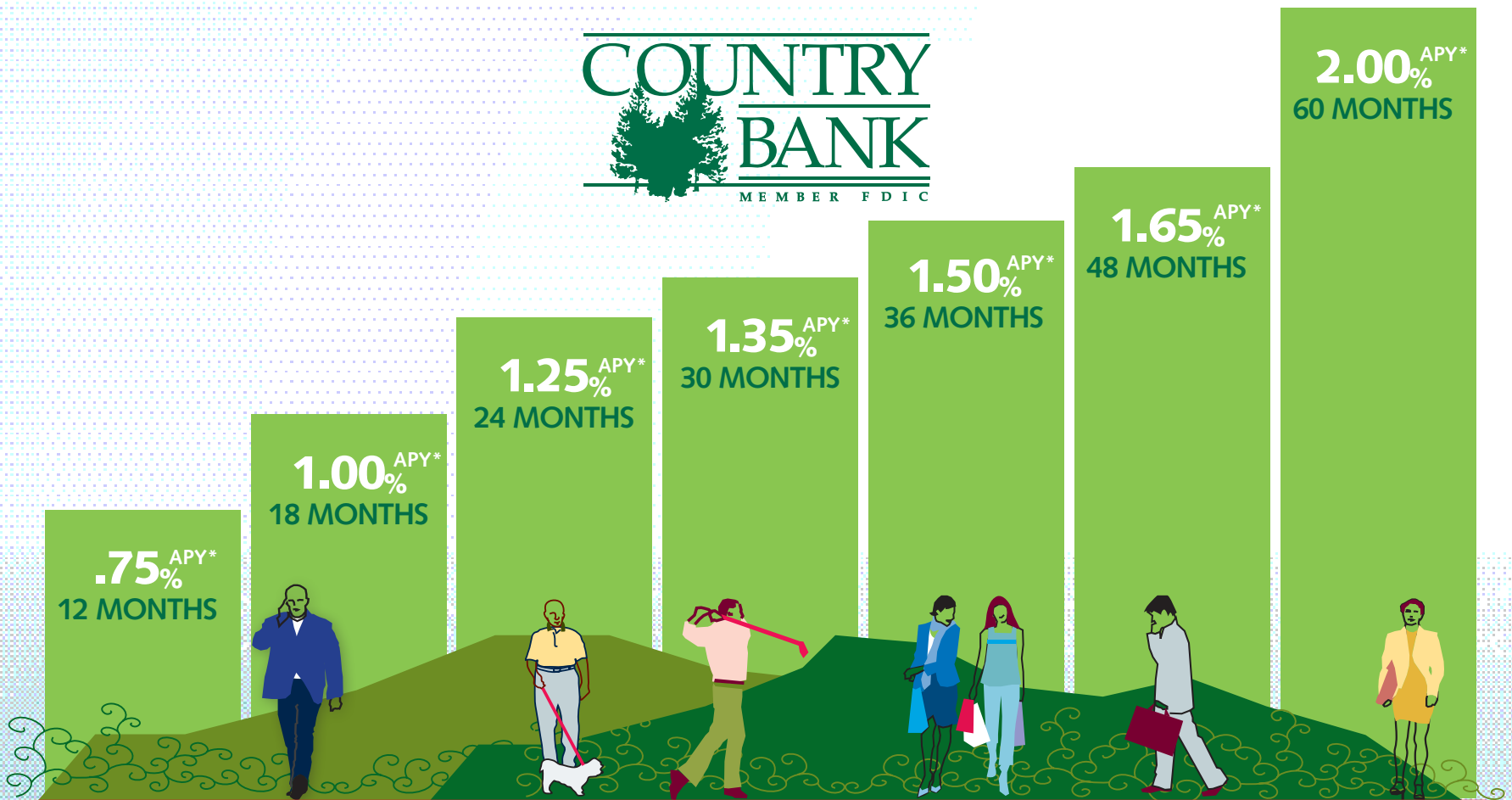


Invest in Your Nest Egg & Capitalize On Your Returns.

**Make your 2016 IRA contribution today...
the deadline is quickly approaching!**



**Contact your local branch to open an account
and lock in on our great IRA rate today!**

*Effective 1/17/17, the 60 month IRA interest rate is 1.98%, Annual Percentage Yield is 2.00%; 48 month IRA interest rate is 1.632%, APY 1.65%; 36 month IRA interest rate is 1.485%, APY is 1.50%; 30 month IRA interest rate is 1.340%, APY is 1.35%; 24 month IRA interest rate is 1.240%, APY is 1.25%; 18 month IRA interest rate is 0.992%, APY is 1.00%; 12 month IRA interest rate is 0.745%, APY is 0.75%. The minimum opening deposit for any term IRA to qualify for the APY is \$1,000.00. Penalties may apply for early withdrawal. Rates are subject to change at the bank's discretion. The deadline to make a 2016 IRA contribution is April 18, 2017. Please consult with your tax advisor for eligibility and other tax information.

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