



## Certificates of Deposit and IRA Interest Rates

Account/Term	Rate	APY	Minimum Balance
SPECIAL – 10 Months	.20	.20	\$5,000
SPECIAL – 21 Months	.35	.35	\$5,000
SPECIAL – 31 Months	1.85	1.86	\$5,000
32 – 90 Days	.05	.05	\$1,000
91 – 181 Days	.05	.05	\$1,000
6 – 11 Months	.10	.10	\$1,000
12 – 17 Months	.20	.20	\$1,000
18 – 29 Months	.25	.25	\$1,000
30 – 36 Months	.45	.45	\$1,000
37 – 48 Months	.70	.70	\$1,000
49 – 60 Months	1.00	1.00	\$1,000

The St. Henry Bank offers many short and long term certificates of deposits and IRA plans to fit your needs. Certificates of Deposit and IRA plans offer a fixed interest rate for a set period of time. Federal regulations on CDs require a substantial penalty for early withdrawal.