



## 9 Month Certificate of Deposit

The following disclosure serves as the Rate Sheet and Addendum to the *Understanding your Deposit Account for Personal Accounts Handbook* or the *Understanding your Deposit Account for Business Accounts Handbook* for this account. Please refer to the Handbook and Personal or Business Fee Schedule for more information.

**Effective November 30, 2023**

Term	Minimum Balance to Earn APY	Interest Rate	Annual Percentage Yield (APY)
9 Months	\$10	5.18%	5.30%

**Conditions and Limitations:**

- Rate is subject to change without notice
- You will be paid the disclosed rate until first maturity
- After the account has been opened or renewed, no additional deposits to this CD are permitted
- The APY assumes interest remains on deposit until maturity
- You must live or work in Massachusetts
- All other rules and regulations for Certificates of Deposit apply

**Minimum Balance to Open the Account** – You must deposit at least \$1,000 (\$500 for Retirement plans) to open this account.

**Early Withdrawal Penalty** – The term for the CD is 9 months and a penalty may be imposed for withdrawals made before maturity. The fee we may impose will equal 90 days simple interest on the amount withdrawn subject to penalty. Withdrawals and penalties may reduce earnings.