

## 29 Month Bump Up CD Special

- Availability:** Any individual or business seeking an investment option with the benefit of bumping up the interest rate during the 29 month CD term. At maturity, this CD rolls into a 24 month fixed-rate CD at the current rate. Bump option only available during the initial time period.
- Bump CD available on new money only (money not currently on deposit with FSB&T).
- Offer good only during through the September 29, 2015.
- Minimum/Maximum:** Minimum \$5,000, maximum \$250,000
- Interest Rate:** Current Interest earned is:  
29-month Bump CD – .75% (Annual Percentage Yield .75%)  
(rates subject to change)
- Benefits:** The CD allows you to bump up one time to the stated FSB&T 24 month CD rate up to 30 days prior to the maturity date.
- Example:** The consumer must notify the bank if they want to exercise the option to bump up their CD rate. If the stated FSB&T 24 month CD APY increases to .90% and the customer notifies the bank to increase their APY to .90%, the APY would be increased to .90% on the next business day, for the remainder of the term of the CD.
- Compounding Frequency:** Interest will be compounded semiannually.
- Automatically Renewable:** This account automatically renews at maturity into a 24 month certificate of deposit.
- Offer Expiration Date:** September 29, 2015