



## Certificate of Deposit Special\*

### 11 month CD

- 11 month term
  - 1.75% APY
  - \$5,000 minimum balance
- 11 month CD APY/interest rate (1.75%/1.75%) based on interest credited at maturity.*

*\*Annual Percentage Yield (APY) effective 9/1/19 and may be subject to change. Penalty incurred upon early withdrawal, fees may reduce earnings.*

## Relationship Certificate of Deposit Special\*

Earn more when you have your primary relationship checking\*\* with us!

### 11 month Relationship CD

- 11 month term
  - 2.00% APY
  - \$5,000 minimum balance
- 11 month CD APY/interest rate (2.00%/2.00%) based on interest credited at maturity.*

*\*\*Horicon Bank primary relationship checking is defined as the customer's primary transaction account with income coming in and expenses going out. This may include but is not limited to: direct deposit, automatic payments deducted for Horicon Bank loan, Horicon Bank checking and savings linked by reoccurring transfers, ATM or debit card, use of Internet Banking and Online Bill Pay.*

## More Ways to Earn

	Annual Percentage Yield <sup>^</sup>	Interest Rate	Minimum Balance	Interest Compounded
New Horizons Checking			\$10,000.00 daily	Monthly
\$0.00 - 5,000.00	0.05%	0.05%	or \$50,000.00 in deposit & loan relationship	
\$5,000.01 - 25,000.00	0.10%	0.10%		
\$25,000.01 - 100,000.00	0.15%	0.15%		
\$100,000.01 - 250,000.00	0.25%	0.25%		
Over \$250,000.00	0.30%	0.30%		
V-Flight Checking <sup>^^</sup>			None	Monthly
<i>Monthly qualifications met</i>				
\$0.0 - 25,000.00	1.51%	1.50%		
Amount of balance over \$25,000.00	0.15%	0.15%		
<i>Monthly qualifications not met</i>				
Entire balance	0.01%	0.01%		
Money Market Deposit	0.15%	0.15%	\$5,000.00	Monthly
Premium Money Market Deposit			\$25,000.00	Monthly
\$0.00 - 25,000.00	0.15%	0.15%		
\$25,000.01 - 100,000.00	0.25%	0.25%		
\$100,000.01 - 250,000.00	0.30%	0.30%		
Over \$250,000.00	0.35%	0.35%		

<sup>^</sup>Rates are variable and may be subject to change after the account is opened without notice. Fees may reduce earnings. See a Universal Banker for more details and further account information and disclosures. <sup>^^</sup>Monthly qualifications to earn posted interest rate must post and settle to the account within the monthly calendar statement cycle. Fees may reduce earnings. See a V-Flight Checking FAQ for more details. Member FDIC