



10 Month Certificate of Deposit Special

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 July 25, 2024

Term	Minimum Balance to Earn APY	Interest Rate	Annual Percentage Yield (APY)
10 Months	\$10	4.50%	4.60%

Conditions & Limitations – In order to receive the special rate associated with this offer, the following conditions and limitations apply:

- Rate is subject to change without notice
- You will be paid the disclosed rate until first maturity
- The APY assumes interest remains on deposit until maturity
- \$1,000 minimum account opening deposit
- Available in Retirement Plans with a \$500 opening deposit
- Retirement accounts can not be opened Online
- After the account has been opened or renewed, no additional deposits to this CD Special are permitted
- You must live or work in Massachusetts to take advantage of this CD Special
- All other rules and regulations for Certificates of Deposit apply

Early Withdrawal Penalty – The term for the CD Special is 10 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 The fee we may impose will equal 90 days simple interest on the amount withdrawn subject to penalty.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.

Maturity – This 10 Month CD Special will automatically renew at maturity for 9 months at the interest rate in effect at that time for our standard 9 Month CD.

Chat with or email us securely through your Online Banking, stop by your local branch, or call us at 888-418-5626