



BRADFORD NATIONAL BANK

Compounding Certificate Rates

RATES EFFECTIVE: DECEMBER 17, 2018

Rate	Annual Percentage Yield	Annual Percentage Yield	Annual Percentage Yield	Length
	Min. Deposit 10,000.00	Min. Deposit 5,000.00	Min. Deposit 1,000.00	
	Monthly	Qtly	SemiAnn	
0.25	0.25	0.25		3 Months
2.10	2.12	2.12	2.11	6 Months
0.30	0.30	0.30	0.30	7 Months
0.75	0.75	0.75	0.75	9 Months
1.25	1.26	1.26	1.25	12 Months
2.25	2.27	2.27	2.26	15 Months
2.35	2.38	2.37	2.36	18 Months
2.60	2.63	2.63	2.62	24 Months
0.60	0.60	0.60	0.60	26 Months
0.65	0.65	0.65	0.65	30 Months
0.85	0.85	0.85	0.85	36 Months
1.00	1.00	1.00	1.00	48 Months
1.65	1.66	1.66	1.66	60 Months

**Higher than the minimum listed deposit amount may be required for shorter compounding periods.*

SUBSTANTIAL PENALTY FOR EARLY WITHDRAWAL

Certificate interest is paid or compounded semiannually. However, on deposits over \$5,000.00, quarterly payment or compounding is available on request. On deposits over \$10,000.00, monthly payment or compounding is available. On single maturity certificates, the interest stops at maturity. Automatically renewable certificates have a 10-day grace period after maturity. If not cashed, the new certificate rate will become the renewed rate. When a certificate is cashed prior to the maturity date, the interest will be paid to the date it is cashed and the customer must refund three months interest for 3 month CD'S, 6 months interest for 6-36 month CD'S, and 12 months interest for 39-60 month CD'S.