



BRADFORD NATIONAL BANK

Compounding Certificate Rates

RATES EFFECTIVE: December 1, 2022

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	
1.00	1.00	1.00		3 Months
1.25	1.26	1.26	1.26	6 Months
2.00	2.02	2.02	2.01	7 Months
3.70	3.76	3.75	3.73	9 Months
2.10	2.12	2.12	2.11	12 Months
3.95	4.02	4.01	3.99	15 Months
2.20	2.22	2.22	2.21	18 Months
2.40	2.43	2.42	2.41	24 Months
2.10	2.12	2.12	2.11	26 Months
2.10	2.12	2.12	2.11	30 Months
2.20	2.22	2.22	2.21	36 Months
2.20	2.22	2.22	2.21	48 Months
2.25	2.27	2.27	2.26	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.

CERTIFICATE OF DEPOSIT MATURITY NOTICE –FIXED RATE

Compounding and Crediting Interest

Interest for your account is simple and credited monthly, quarterly, semi-annually, based on the original terms and conditions of your certificate. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (For Example, checks). Interest on your account will be credited by adding the interest to the principal. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Effect of Closing an Account

If you close the account after the grace period and prior to the maturity date, applicable early withdrawal penalties will apply. See Early Withdrawal Penalty.

Balance Information

You must deposit \$1000.00 to open this account.

You must maintain a minimum balance of \$1000.00 in your account every day to obtain the annual percentage yield.

We reserve the right to treat any withdrawal which would reduce the balance remaining in the account below the required minimum initial deposit or minimum balance as a withdrawal of the entire account balance and calculate the amount of the penalty accordingly.

Balance Computation Method

We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Transaction Limitations

You may not make additional deposits into the account. You may make early withdrawals of principal only if we agree, subject to penalty. You can only withdraw interest credited during the term without penalty. You can withdraw credited interest anytime during the term.

Early Withdrawal Penalty

If you withdraw any principal before the maturity date, the interest will be paid to the date it is cashed and the customer must refund 3 months interest for a 3 month CD, 6 months of interest for 6-36 month CD's and 12 months of interest for 39-60 month CD's.

Renewal Policy

This account will be automatically renewed at maturity. You have a grace period of ten (10) calendar days after the maturity date to withdraw the funds without being charged a penalty. In the event of a non-renewable account, interest will not accrue after maturity.

CD SPECIAL

EFFECTIVE: December 1, 2022

	RATE	MONTHLY	QTLY	SEMI-ANNUAL
9 MONTH REG.	3.70	3.76	3.75	3.73
9 MONTH BONUS	3.75	3.82	3.80	3.79
15 MONTH REG.	3.95	4.02	4.01	3.99
15 MONTH BONUS	4.00	4.07	4.06	4.04

BONUS RATE PAID TO ANY CUSTOMER WITH AN EXISTING ACTIVE CHECKING ACCOUNT OR ANY CUSTOMER OPENING A NEW CHECKING ACCOUNT.