



Personal Certificate of Deposit

Tier Level	Balance Range
Tier 1	<\$2,500
Tier 2	\$2,500-\$9,999
Tier 3	\$10,000-\$49,999
Tier 4	\$50,000-\$99,999
Tier 5	\$100,000 or More

Terms

Length of Term Options	30/60/90/180/365 Days, or 2 Years
Minimum Opening Deposit	Terms < 365 Days: \$2,500 Terms ≥ 365 Days: \$1,000
Renewal Terms	Same Term Personal COD
Grace Period	10 Calendar Days After the Maturity Date
Interest Payment	Interest May Be Credited to Same COD or Any Other of Your 1 st Capital Bank Deposit Accounts
Interest Calculated*	Daily Balance Method
Interest Credited	At Maturity
Early Withdrawal Penalty	Terms <90 Days = 90 Days Interest on Amount Withdrawn Terms 90-365 Days = 180 Days Interest on Amount Withdrawn Terms >365 Days = 365 Days Interest on Amount Withdrawn

Features & Benefits

- Online Banking
- Mobile Banking

1. Refer to our separate Schedule of Rates for Personal Accounts for current interest rates.
2. Refer to our Schedule of Consumer Fees and Charges for additional fees and charges.
3. Refer to the Truth in Savings Disclosure and the Terms and Conditions of Your Account for additional terms and conditions.

*The Daily Balance Method applies a daily periodic rate to the principal in the account each day.