

Personal Certificate of Deposit

	Minimum Balance to open and earn disclosed interest rate⁵	Interest Compounded & Credited	Auto Renewal⁶	Early Withdrawal Penalty	Transaction Limitations
6 Mo Personal COD	\$1,000	Quarterly	Yes	1 Month Interest	You cannot make additional deposits to this account during a term (other than credited interest). You cannot withdraw principal from this account without the Bank's consent except on or after maturity. (For accounts that automatically renew, there is a grace period after each renewal date during which withdrawals are permitted without penalty.)
7 Mo Personal COD	\$1,000	Quarterly	Yes	1 Month interest	
9 Mo Personal COD	\$1,000	Quarterly	Yes	1 Month Interest	
11 Mo Personal COD	\$1,000	Quarterly	Yes	1 Month Interest	
12 Mo Personal COD	\$1,000	Quarterly	Yes	6 Months Interest	
18 Mo Personal COD	\$1,000	Quarterly	Yes	6 Months Interest	
24 Mo Personal COD	\$1,000	Quarterly	Yes	6 Months Interest	
36 Mo Personal COD	\$1,000	Quarterly	Yes	9 Months Interest	
48 Mo Personal COD	\$1,000	Quarterly	Yes	9 Months Interest	
60 Mo Personal COD	\$1,000	Quarterly	Yes	12 Months Interest	
Miscellaneous Fees	<i>Refer to The Westchester Bank's Schedule of Fees for additional fees that may be imposed</i>				

⁵ Please contact your local branch for interest rate information

⁶ The account will automatically renew for the same term on the assigned maturity date, unless you notify us in writing before, or within a 10 day grace period after, the maturity date