



## ***Rates That'll Make You Smile***

This winter, we're offering three special CDs with great rates and terms. Choose one that fits your financial plan best and warm up to more savings!

**2.45%**  
APY<sup>1</sup>

14 Month CD

Will automatically renew upon maturity into the then 12-month CD fixed rate.

**2.90%**  
APY<sup>1</sup>

37 Month CD

Will automatically renew upon maturity into the then 36-month CD fixed rate.

**3.00%**  
APY<sup>1</sup>

59 Month CD

Will automatically renew upon maturity into the then 60-month CD fixed rate.



**Citizens Neighborhood Bank**

A Division of Riverview Bank

**CitizensMeyersdale.com | 814-634-5941**

<sup>1</sup>Annual Percentage Yield (APY). Rate is accurate as of 10/11/18 and is subject to change or withdrawal at our discretion.

A \$1,000.00 minimum deposit is required to open the account and earn interest. Opening deposit must be 50% new money. Maximum aggregate deposits permitted to receive promotional rate is \$1 million per individual. The annual percentage yield assumes interest remains on deposit until maturity; withdrawal will reduce earnings and is subject to penalty. No brokered or municipal funds. Subject to account approval. See Bank Representative for further details.

**Member  
FDIC**