



# Invest In Your Future!

Must be **NEW** Funds to Universal Bank

| <p>Promotional</p> <p><b>18 Month</b></p> <p><b>VIP Advantage</b></p> <p><b>Certificate of Deposit</b></p>                                                                                                                                                                                                                                                                                                                                                               | <p>Minimum Balance to Open \$50,000.00</p> <p><b>1.32% APY*</b></p> <ul style="list-style-type: none"> <li>♦ Interest Compounded Daily</li> <li>♦ Early Withdrawal Penalties May Apply</li> <li>♦ Fees May Reduce Earnings</li> </ul>                                                                                                                                                                                                                        |               |                       |       |                       |       |                       |       |                    |              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|-----------------------|-------|-----------------------|-------|-----------------------|-------|--------------------|--------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>Promotional</p> <p><b>24 Month</b></p> <p><b>VIP Advantage</b></p> <p><b>Certificate of Deposit</b></p>                                                                                                                                                                                                                                                                                                                                                               | <p>Minimum Balance to Open \$50,000.00</p> <p><b>1.40% APY*</b></p> <ul style="list-style-type: none"> <li>♦ Interest Compounded Daily</li> <li>♦ Early Withdrawal Penalties May Apply</li> <li>♦ Fees May Reduce Earnings</li> </ul>                                                                                                                                                                                                                        |               |                       |       |                       |       |                       |       |                    |              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| <p>Promotional</p> <p><b>1 Year</b></p> <p><b>VIP ADVANTAGE</b></p> <p><b>CD BUILDER</b></p>                                                                                                                                                                                                                                                                                                                                                                             | <p>Minimum Balance to Open \$1,000.00</p> <p><b>1.00% APY*</b></p> <ul style="list-style-type: none"> <li>♦ Interest Compounded Daily.</li> <li>♦ Additional Deposits Allowed.</li> <li>♦ One (1) Withdrawal of up to 50% of Available Balance before Maturity</li> <li>♦ <small>**The minimum balance required on the account must remain at \$1,000</small></li> <li>♦ Early Withdrawal Penalties May Apply</li> <li>♦ Fees May Reduce Earnings</li> </ul> |               |                       |       |                       |       |                       |       |                    |              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| <p>Promotional</p> <p><b>VIP Advantage</b></p> <p><b>Money Market Savings</b></p> <table border="1" data-bbox="154 1281 581 1497"> <thead> <tr> <th>Balance</th> <th>Tiered (APY*)</th> </tr> </thead> <tbody> <tr> <td>\$100,000 - \$149,999</td> <td>0.70%</td> </tr> <tr> <td>\$150,000 - \$199,999</td> <td>0.80%</td> </tr> <tr> <td>\$200,000 - \$249,999</td> <td>0.90%</td> </tr> <tr> <td><b>\$250,000 +</b></td> <td><b>1.10%</b></td> </tr> </tbody> </table> | Balance                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Tiered (APY*) | \$100,000 - \$149,999 | 0.70% | \$150,000 - \$199,999 | 0.80% | \$200,000 - \$249,999 | 0.90% | <b>\$250,000 +</b> | <b>1.10%</b> | <p>Minimum Balance to Open \$100,000.00**</p> <p><b>1.10% APY*</b></p> <ul style="list-style-type: none"> <li>♦ Excellent Short Term Investment</li> <li>♦ Tiered Interest Rates</li> <li>♦ Superior Liquidity</li> <li>♦ Unlimited Deposits &amp; Withdrawals at Universal Bank branches</li> <li>♦ Limited to six (6) Preauthorized Withdrawals per Statement Cycle</li> <li>♦ \$35 monthly service charge if balance falls below \$100,000.00</li> <li>♦ Must maintain a daily balance of \$100,000.00 to earn interest</li> <li>♦ Fees May Reduce Earnings</li> <li>♦ <small>**Minimum deposit of \$250,000 required to obtain highest Annual Percentage Yield</small></li> </ul> |
| Balance                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Tiered (APY*)                                                                                                                                                                                                                                                                                                                                                                                                                                                |               |                       |       |                       |       |                       |       |                    |              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| \$100,000 - \$149,999                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 0.70%                                                                                                                                                                                                                                                                                                                                                                                                                                                        |               |                       |       |                       |       |                       |       |                    |              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| \$150,000 - \$199,999                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 0.80%                                                                                                                                                                                                                                                                                                                                                                                                                                                        |               |                       |       |                       |       |                       |       |                    |              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| \$200,000 - \$249,999                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 0.90%                                                                                                                                                                                                                                                                                                                                                                                                                                                        |               |                       |       |                       |       |                       |       |                    |              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| <b>\$250,000 +</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                       | <b>1.10%</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                 |               |                       |       |                       |       |                       |       |                    |              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |

Hurry and open your account today – **Limited Time Offer & Rate Subject to Change!**

*Proudly Serving the Community for 63 years! (1954 – 2017)*

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\*APY = Annual Percentage Yield  
APY is accurate as of April 24, 2017

