

# Ring in the New Year with our rate specials.



**2.89%\***  
  
17 - Month  
Certificate of Deposit

Money Market Savings

\$250-\$5MM	2.20%
\$5MM+	2.35%

Cynthia Lamirande  
Holland  
616.377.1201

Amy Vervaras  
Grand Rapids  
616.242.8387

Kathy Reenders  
Woodbridge-Portage  
269.488.8857

Joe Ludy  
Kalamazoo West  
269.250.8351

Jennifer Nemecek, CTP  
Kalamazoo Downtown  
269.488.8887

Sue Edwards  
Kalamazoo Downtown  
269.488.8868



Together, We are First.

[fnbmichigan.com](http://fnbmichigan.com)



\*APY = Annual Percentage Yield. APY is accurate as of January 2, 2019. The minimum deposit required is \$250,000 (Money Market Savings) and \$10,000 (CDs), funds currently on deposit with First National Bank of Michigan not eligible. Certificate subject to early withdrawal penalty. Limited time offer, rates subject to change. Brokered deposits are not eligible for this offer. Fees may reduce earnings. See terms and conditions for additional details. Member FDIC.