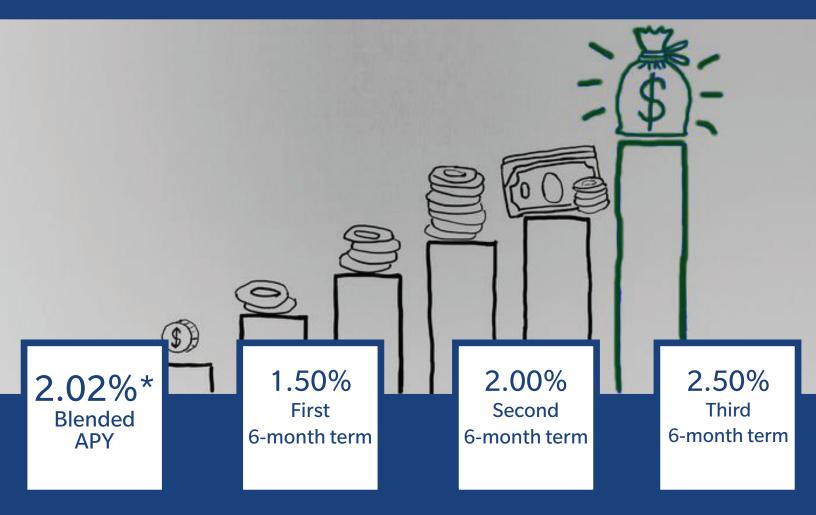
CD Investments that Only Go Up



We're not your typical bank. That's why we offer unique financial solutions like our rising-rate CD.

With our rising-rate CD, your interest rate is guaranteed to increase every six months, and for added peace of mind, we even give you a 10-day option to withdraw at the end of each six-month term—with no penalty.

Plus, because your deposits stay here, you're helping West Michigan grow.



Together, We are First.

fnbmichigan.com | Kalamazoo | Portage | Grand Rapids | Holland

