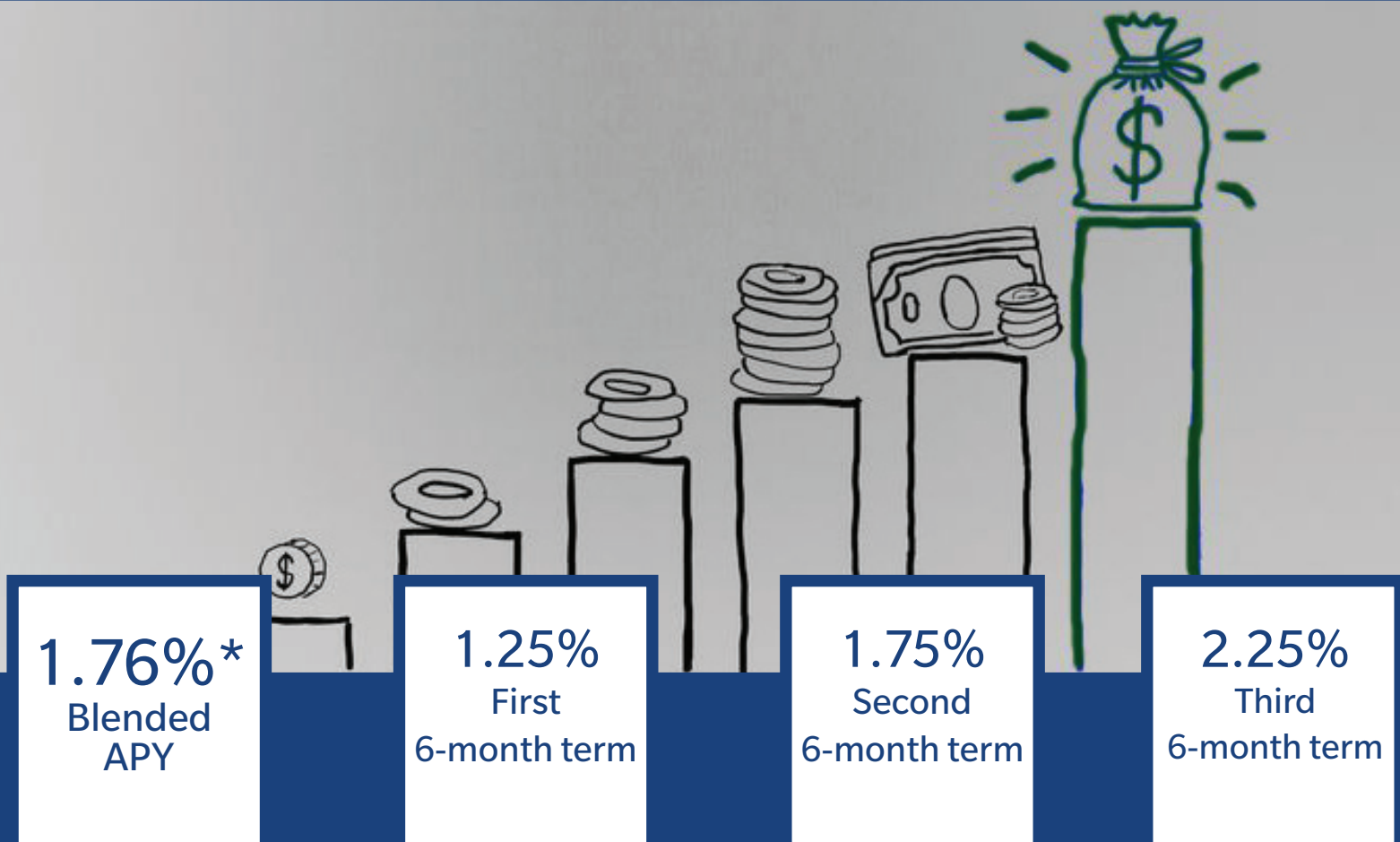


# CD Investments that Only Go Up



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.

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\*APY = Annual Percentage Yield. APY is accurate as of September 9, 2019. The minimum deposit required is \$10,000. 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 Certificate for additional details. Member FDIC.