

Fremier Money Market Account ON APY APY

Fifty-two week
Certificate of Deposit

 $0.65^{\%^{APY}}$ 

## PRODUCT details

Whether you are looking for a long-term product, such as a **Certificate of Deposit**, or easy access to your funds, with a **Money Market**, Cortland Banks has the products you will need to access multi-million-dollar FDIC Insurance, while dealing with one bank, one rate and one statement.



To learn about other special rates and how to remain insured on funds above \$250,000, give us a call, we would be glad to help 330.637.8040.

FDI**©** 

» Initial deposit of \$2,500 required to open the Premier Money Market account and obtain 20% Annual Percentage Yield (APY). If average daily balance for the month falls below \$2,500 a fee of \$10.00 will be imposed during that statement cycle. Maximum amount allowed in Premier MM is not to exceed \$1 million per Tax ID number. The Premier Money Market Interest Rates on 9/18/12 are: from \$0 to \$99,999 is 0.059% (0.20% APY); Tier 3 for balances from \$500,000 to \$499,999 is 0.0648 IAY); Tier 3 for balances from \$550,000 to \$499,999 is 0.0648 IAY). Variable rates are subject to change without notice. Rates are available at each office. This is an interest bearing savings account. Pre-authorized, automatic, and telephone transfers are restricted to 6 per month. Withdrawals or transfers made in person, by mail, or ATM are not restricted. Interest is compounded and paid monthly at statement time. Fees could reduce earnings on the account. Offer available for ALOV members only depositing a check from a land-lease contract. First page of the document is required at account opening. Cortland Banks reserves the right to discontinue this offer at any time without notice. FDIC insured up to applicable limits.

> Annual percentage yield (APY) is accurate as of 4/16/12. CD is based on an interest rate of 0.650%. \$100,000 minimum opening balance of new money required to earn APY. Offer valid on up to one million dollars per individual. Amounts over one million will receive current published rates. CD Interest credited at maturity. CD Term is 52 weeks. This Certificates will automatically renew to a 52 week term and its current published rate. Early withdrawal penalties apply. Penalties for early withdrawal on Certificates of Deposit are detailed in the deposit account agreement available at any Cortland Banks branch. Not valid with any other offer. This offer is available for the first \$30 million deposited bank wide and/or may be withdrawn at any time. Rate subject to change. Rate publish date: April 16, 2012. **Personal bankers, please use Promo Code**: 52WCD12.