

CERTIFICATES OF DEPOSIT ACCOUNTS

CERTIFICATES OF DEPOSIT **TERM OF LESS THAN 90 DAYS**

\$1,000-99,999

Early Withdrawal penalty may apply.

Accrues interest from the day of deposit to the day of withdrawal.

CERTIFICATES OF DEPOSIT **TERM OF 90 DAYS OR LONGER**

\$1,000-99,999

Early Withdrawal penalty may apply.

Accrues interest from the day of deposit. Interest is paid and/or compounded according to the terms of the certificate.

JUMBO CERTIFICATES OF DEPOSIT **\$100,000 OR GREATER**

Early Withdrawal penalty may apply.

Accrues interest from the day of deposit to the day of withdrawal.

INDIVIDUAL RETIREMENT ACCOUNTS

County First Bank offers the Traditional IRA, the Roth IRA, the Coverdell Education IRA as well as SEP (Self employed pension) plans.

Contact any of our Customer Service Representatives for more details.

Effective 6/1/2005



MEMBER FDIC