

This Disclosure Contains Information About Your Account

Prepared By: _____

Date Prepared: _____

Account Type	Minimum Deposit to Open Account	* Minimum Balance to Obtain Annual Percentage Yield	**Interest Rate	**Annual Percentage Yield	Account Terms								
Certificates of Deposit													
7-90 Days	\$10,000	\$10,000	_____ %	_____ %	<ul style="list-style-type: none"> After the account is opened, you may not make additional deposits. Interest is earned beginning on the business day you open your account. We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. The interest rate on your account will be paid until the maturity date of your certificate. Interest is compounded daily and credited to your account quarterly. Interest can remain in your account for compounding or it can be withdrawn quarterly by interest check or by transfer to another Cape Bank deposit account. If your account has a balance of \$10,000.00 or more and a term of 6 months or longer you can request that we issue you interest checks monthly. This account will automatically renew at maturity. You will have seven (7) calendar days from the maturity date to withdraw your funds without being charged a penalty. If any deposit is withdrawn before the maturity date, a penalty, as shown below, will be imposed, which could result in partial loss of principal. This penalty will not be imposed for withdrawals of principal following the death or adjudication of incompetence of any account holder. <table border="0" style="width: 100%; margin-top: 10px;"> <thead> <tr> <th style="text-align: center;">Term</th> <th style="text-align: center;">Early Withdrawal Penalty</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">7 – 90 Days</td> <td style="text-align: center;">½ of the entire terms interest with a minimum of seven days</td> </tr> <tr> <td style="text-align: center;">One year or less</td> <td style="text-align: center;">3 months interest</td> </tr> <tr> <td style="text-align: center;">More than one year</td> <td style="text-align: center;">6 months interest</td> </tr> </tbody> </table>	Term	Early Withdrawal Penalty	7 – 90 Days	½ of the entire terms interest with a minimum of seven days	One year or less	3 months interest	More than one year	6 months interest
Term	Early Withdrawal Penalty												
7 – 90 Days	½ of the entire terms interest with a minimum of seven days												
One year or less	3 months interest												
More than one year	6 months interest												
91 Days	\$1,000	\$1,000	_____ %	_____ %									
182 Days	\$1,000	\$1,000	_____ %	_____ %									
7 Months	\$1,000	\$1,000	_____ %	_____ %									
8 Months	\$1,000	\$1,000	_____ %	_____ %									
9 Months	\$1,000	\$1,000	_____ %	_____ %									
11 Months	\$1,000	\$1,000	_____ %	_____ %									
1 Year	\$1,000	\$1,000	_____ %	_____ %									
13 Months	\$500	\$500	_____ %	_____ %									
15 Months	\$500	\$500	_____ %	_____ %									
18 Months	\$500	\$500	_____ %	_____ %									
21 Months	\$500	\$500	_____ %	_____ %									
2 Years	\$500	\$500	_____ %	_____ %									
30 Months	\$500	\$500	_____ %	_____ %									
3 Years	\$500	\$500	_____ %	_____ %									
4 Years	\$500	\$500	_____ %	_____ %									
5 Years	\$500	\$500	_____ %	_____ %									
I.R.A. Accounts													
1 year	\$1,000	\$1,000	_____ %	_____ %	<ul style="list-style-type: none"> After the account is opened, you may make additional deposits of \$10.00 or more at any time without changing the interest rate or extending the maturity date of certificate. Interest is earned beginning on the business day you open your account. We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. The interest rate on your account will be paid until the maturity date of your certificate. Interest is compounded daily and credited to your account quarterly. This account will automatically renew at maturity. You will have seven (7) calendar days from the maturity date to withdraw your funds without being charged a penalty. If any deposit is withdrawn before the maturity date, a penalty, as shown below, will be imposed, which could result in partial loss of principal. This penalty will not be imposed for withdrawals of principal following the death or adjudication of incompetence of any account holder or for required minimum distributions if the customer is 70 ½ years of age or older. <table border="0" style="width: 100%; margin-top: 10px;"> <thead> <tr> <th style="text-align: center;">Term</th> <th style="text-align: center;">Early Withdrawal Penalty</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">One year or less</td> <td style="text-align: center;">3 months interest</td> </tr> <tr> <td style="text-align: center;">More than one year</td> <td style="text-align: center;">6 months interest</td> </tr> </tbody> </table>	Term	Early Withdrawal Penalty	One year or less	3 months interest	More than one year	6 months interest		
Term	Early Withdrawal Penalty												
One year or less	3 months interest												
More than one year	6 months interest												
13 Months	\$500	\$500	_____ %	_____ %									
15 Months	\$500	\$500	_____ %	_____ %									
18 Months	\$500	\$500	_____ %	_____ %									
21 Months	\$500	\$500	_____ %	_____ %									
2 Years	\$500	\$500	_____ %	_____ %									
30 Months	\$500	\$500	_____ %	_____ %									
3 Years	\$500	\$500	_____ %	_____ %									
4 Years	\$500	\$500	_____ %	_____ %									
5 Years	\$500	\$500	_____ %	_____ %									

* Daily Balance (The amount of principal in the account each day)

** Current rates will be quoted upon request (call 609-465-5600) or at the time of opening an account. Annual percentage yield assumes interest remains on deposit. Withdrawal of interest will reduce earnings.