

NO-PENALTY CERTIFICATE OF DEPOSIT

2.35% APY*

11 MONTH CD

Typically, CD's lock away cash at a competitive, fixed rate. With OMB's **no-penalty CD**, you have the added flexibility of a one-time early withdrawal without a fee. If rates go up, you can cash out. So don't be afraid to lock in your money at a great rate – take advantage of the added flexibility of our no-penalty CD.



RISK-FREE
GROWTH



NO EARLY
WITHDRAWAL FEE



NO MAINTENANCE
OR SETUP FEES



Community Banking
Made Better



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*APY = Annual Percentage Yield. Requirements include a minimum opening deposit of \$1,000 and no maximum amount per person. APY accurate as of 08.02.2022. Rate subject to change without notice; see Truth-in-Savings for complete account disclosure. Early withdrawals are not permitted within the first 6 days following account funding; after this period, balance must be withdrawn in full. No penalty CD will renew as a penalty CD with a rate based on the 12-month board rate in effect at time of maturity. This offer is good for a limited time only and may be withdrawn at any time at the Bank's discretion. Fees could reduce earnings. Consumer only. Member FDIC