

Rise above what's expected with our Rising Rate CD.



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.

0.50%	1.00%	1.50%
First	Second	Third
6-month term	6-month term	6-month term

1.01% APY*



Together, We are First.

fnbmichigan.com

269.349.0100 | 348 W. Michigan Ave., Kalamazoo

269.250.8860 | 5313 W. Main St., Kalamazoo

269.488.0290 | 2700 W. Centre Ave., Portage

616.242.6500 | 141 Ionia Ave., NW, Grand Rapids

Interest compounded daily. *Annual Percentage Yield (APY) effective January 17, 2017; assumes all funds remain on deposit for the full term. Minimum deposit \$10,000. Ten-day option to withdraw at end of each six-month term. Penalty for early withdraw at other times. No brokered deposits. Rates subject to change.

