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Contact Cynthia Lamirande,  
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Contact Melanie Squires,  
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# Make the Most of your Short-Term Cash

# 1.77%\*

4-MONTH CERTIFICATE of Deposit (CD)  
\$10,000 MINIMUM TO OPEN

\*APY = Annual Percentage Yield. APY is accurate as of August 1, 2019. \$10,000 minimum deposit required. Funds currently on deposit with First National Bank of Michigan not eligible. Certificate subject to early withdrawal penalty. Limited time offer, rates subject to change. Brokered deposits are not eligible for this offer. Fees may reduce earnings. See terms and conditions for additional details. Member FDIC.