

# Get into the Holiday spirit with our rate specials.

2.84%\*

15 - Month  
Certificate of  
Deposit

3.15%\*

25 - Month  
Certificate of  
Deposit

Money Market Savings

\$250-\$5MM 2.20%

\$5MM+ 2.35%

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Together, We are First.

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\*APY = Annual Percentage Yield. APY is accurate as of December 1, 2018. The minimum deposit required is \$250,000 (Money Market Savings) and \$10,000 (CDs), funds currently on deposit with First National Bank of Michigan not eligible. 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 Certificate for additional details. Member FDIC.