

Rates and promotions are subject to change. Contact us for the most current information. The following information is current as of **05-13-2022**.

PROMOTIONAL CERTIFICATES- Rate Schedule

PROMOTIONAL Terms and Types	Interest Rate	Annual Percentage Yield (APY)	Fixed or Variable Rate	Interest Compounded	Interest Credited	Minimum Opening Deposit	Additional Deposits	Early Withdrawal Penalty	Renewal	Promotional Details
12 Month Special	0.89%	0.89%	Fixed	Quarterly	Quarterly	\$1,000.00*	Not Allowed*	Yes 30 days interest*	Automatically, See Section 9	Available as an IRA. *See Section 11 for IRA details.
24 Month Special	1.01%	1.01%	Fixed	Quarterly	Quarterly	\$1000.00*	Not Allowed*	Yes 90 days interest*	Automatically, See Section 9	Available as an IRA. *See Section 11 for IRA details.
60 Month Special	1.50%	1.51%	Fixed	Quarterly	Quarterly	\$1,000.00*	Not Allowed*	Yes 180 days interest*	Automatically, See Section 9	Available as an IRA. *See Section 11 for IRA details.
Advantage Senior 12 Month	Rate & APY based on a matrix. See associate for details.		Fixed	Quarterly	Quarterly	\$1,000.00	Not Allowed	Yes 30 days interest	Automatically, See Section 9	Available to consumer customers age 55 and older only.
Advantage Senior 36 Month	Rate & APY based on a matrix. See associate for details.		Fixed	Quarterly	Quarterly	\$1,000.00	Not Allowed	Yes 180 days interest	Automatically, See Section 9	Available to consumer customers age 55 and older only.

STANDARD CERTIFICATES- Rate Schedule

STANDARD Terms and Details	Minimum Opening Deposit to Earn APY		Minimum Opening Deposit to Earn APY	
	\$1,000.00 - \$99,999.99		Over \$100,000.00 (Jumbo)	
	Interest Rate	Annual Percentage Yield (APY)	Interest Rate	Annual Percentage Yield (APY)
30 - 89 Days	0.03%	0.03%	0.05%	0.05%
3 Month	0.03%	0.03%	0.05%	0.05%
6 Month	0.05%	0.05%	0.07%	0.07%
12 Month	0.07%	0.07%	0.10%	0.10%
18 Month	0.10%	0.10%	0.12%	0.12%
24 Month	0.10%	0.10%	0.12%	0.12%
36 Month	0.12%	0.12%	0.15%	0.15%
48 Month	0.15%	0.15%	0.20%	0.20%
60 Month	0.20%	0.20%	0.25%	0.25%
Fixed or Variable Rate	Fixed		Fixed	
Interest Compounded	Option to choose monthly, quarterly, annually, or at maturity		Option to choose monthly, quarterly, annually, or at maturity	
Interest Credited	Option to choose monthly, quarterly, annually, or at maturity		Option to choose monthly, quarterly, annually, or at maturity	
Additional Deposits	Not Allowed*		Not Allowed*	
Early Withdrawal Penalty	See section 8*		See section 8*	
Renewals	Automatic with a 10 day grace period		Automatic with a 10 day grace period	
Other Details	Available as an IRA. *See Section 11 for IRA details.			

See reverse side for Terms, Conditions, and Promotional Details.

Rates and promotions are subject to change. Contact us for the most current information. The following information is current as of 05-13-2022.

TERMS, CONDITIONS, AND PROMOTIONAL DETAILS

1. RATE INFORMATION. The Annual Percentage Yield (APY) reflects the total amount of interest to be paid on an account based on the interest rate and frequency of compounding for an annual period. For all fixed rate accounts, the interest rate and APY will be in effect for the initial term of the account. The rates for Renewals shall be those rates in effect at the time of renewal. The APY stated is based on the assumption that interest will remain on deposit until maturity; a withdrawal of interest will reduce earnings.

2. COMPOUNDING AND CREDITING. The frequency with which interest will be compounded and credited is set forth above.

3. MINIMUM BALANCE REQUIREMENTS. The minimum balance requirements for each account are set forth above. Minimum balance requirements may include a minimum opening deposit and the minimum balance that you must maintain each day to earn the stated Annual Percentage Yield for that account.

4. BALANCE COMPUTATION METHOD. The Daily Balance Method is used to calculate interest on your account. The Daily Balance Method applies a daily periodic rate to the principal in the account each day.

5. ACCRUAL OF INTEREST ON NON-CASH ITEMS. Interest will begin to accrue on the business day that non-cash items (e.g. checks) are deposited to the account.

6. MATURITY. Your account will mature according to the term indicated on your maturity notice and is indicated on your certificate of deposit.

7. TRANSACTION LIMITATIONS. In most cases, you may not make a partial withdrawal from a certificate or make additional deposits before the maturity date. The Bank may designate certain promotional certificates to allow these transactions.

8. EARLY WITHDRAWAL PENALTIES. The penalty for withdrawal of any of the principal (no penalty on interest only withdrawals) prior to maturity date will be equal to:

- 0 to 12 months-interest penalty equals 30 days
- 13 to 35 months-interest penalty equals 90 days
- 36 to 66 months-interest penalty equals 180 days

The penalty is calculated as a forfeiture of part of the interest that has been or would have been earned on the account. The penalty applies whether or not the interest has been earned and may result in the loss of the principal. **Exceptions to Early Withdrawal Penalties:** We may, at our discretion, pay the account before maturity without imposing an early withdrawal penalty.

9. RENEWAL POLICY. Unless you otherwise instruct us, your certificate will automatically renew at maturity. You will have a grace period of 10 days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty. SouthEast Bank can elect not to automatically renew this account by mailing you a notice thirty (30) calendar days in advance of the maturity date. If your certificate is not renewed automatically, interest will accrue after final maturity.

Promotional Certificates are only offered for a limited time. A promotional certificate will automatically renew at the same term if available.

10. NONTRANSFERABLE / NONNEGOTIABLE. You cannot transfer this account without our written consent. Your account is nontransferable and nonnegotiable. The funds in your account may not be pledged to secure any obligation of an owner, except obligations with SouthEast Bank.

11. IRA CERTIFICATES. Most certificates may be opened as an IRA Certificate. \$500 minimum opening deposit. The only additional deposits allowed are regular contributions. The SEB early withdrawal penalty may be waived on noncloseout distributions if customer has reached age 59 1/2. See your plan disclosure if this is part of an IRA.