

**\*18-Month - 3.00% annual percentage yield accurate for October 23, 2019, only and will be offered exclusively at the Romney branch office. Offer is subject to change without notice. A minimum balance of \$500.00 is required to earn the advertised APY. APY is fixed for the term of the certificate. Share certificate dividends are calculated on the average daily balance, and compounded and posted monthly. Fees, if any, may reduce earnings. Yield applies when dividend is reinvested into the account. A penalty of 180 days worth of dividends may be imposed for early withdrawal of 18 month certificate. Membership eligibility requirements apply. Other restrictions and requirements may apply.**