

Investment option for community banks

In response to requests from numerous community banks in our market area, Bankers' Bank of the West now offers a **Certificate of Deposit** for its respondent bank customers. Information on the product is posted on the BBW website and on the Bankers Internet Data System (BIDS). Basic parameters follow:

- 6-month, 9-month, 12-month, or 18-month terms
- Interest paid quarterly via ACH to any account designated by the customer institution
- Minimum to open: \$50,000
- Withdrawal prior to maturity not permitted
- BBW can arrange for safekeeping of the instrument upon request

Fixed-rate Certificate of Deposit Rates are current as of August 3, 2015		
Terms	Interest Rate	Annual Percentage Yield
6 months	0.64%	0.64%
9 months	0.68%	0.68%
12 months	0.90%	0.90%
18 months	0.99%	0.99%

These rates are effective as of the date listed above and subject to change at any time. Visit www.bbwest.com for the most current information available.

To open a CD or obtain more information including current rates, call 1-800-873-4722 or email ops@bbwest.com. BBW reserves the right to discontinue or temporarily suspend this product without notice.

