



KIRKPATRICK BANK

COLORADO

Certificate of Deposit Terms	Minimum Balance to Open & Obtain Annual Percentage Yield	Interest Rate	Quarterly Compounding Annual Percentage Yield	Semi-Annual Compounding Annual Percentage Yield	Annual Compounding Annual Percentage Yield
7-29 Day CD	1,000.00	1.25%	1.26%	1.25%	1.25%
30-89 Day CD	1,000.00	1.75%	1.76%	1.76%	1.75%
90-179 Day CD	1,000.00	2.25%	2.27%	2.26%	2.25%
180-364 Day CD	1,000.00	3.50%	3.55%	3.53%	3.50%
12-17 Month CD	1,000.00	3.50%	3.55%	3.53%	3.50%
18-23 Month CD	1,000.00	3.30%	3.34%	3.33%	3.30%
24 Month CD	1,000.00	3.00%	3.03%	3.02%	3.00%
36 Month CD	1,000.00	2.75%	2.78%	2.77%	2.75%
48 Month CD	1,000.00	2.50%	2.52%	2.52%	2.50%
60 Month CD	1,000.00	2.50%	2.52%	2.52%	2.50%

Individual Retirement Account Terms	Minimum Balance to Open & Obtain Annual Percentage Yield	Interest Rate	Daily Compounding Annual Percentage Yield
18 Month Fixed	500.00	3.30%	3.35%
24 Month Fixed	500.00	3.00%	3.05%
36 Month Fixed	500.00	2.75%	2.79%
18 Month Fixed Roth	500.00	3.30%	3.35%
24 Month Fixed Roth	500.00	3.00%	3.05%
36 Month Fixed Roth	500.00	2.75%	2.79%



Interest will be paid at the rate shown for the entire balance in the account. The rates may change after the account is opened. Fees could reduce the earnings on the account.
Early withdrawal penalties may apply.