



**Lotus Bank**<sup>®</sup>  
Banking Redefined<sup>®</sup>

# STEP INTO LOTUS AND **STEP UP** YOUR RATE

## 36 MONTH STEP UP CD

**Months 1-6**      **.30% APY**

**Months 7-12**      **.80% APY**

**Months 13-18**      **1.25% APY**

**Months 19-24**      **1.75% APY**

**Months 25-30**      **2.00% APY**

**Months 31-36**      **2.25% APY**

Offers a guaranteed increase in the interest at specific intervals and at pre-determined rates. At each six (6) month interval, the customer has a ten (10) day grace period at which time withdrawals can be made. Customer has the flexibility every six (6) months to make withdrawals without penalty. 1.39% APY for 36 month term, IRAS not eligible. There is a \$2,500 minimum balance per certificate to open the Certificate of Deposit, up to a maximum of \$200,000. Public funds not eligible, no brokered or municipal accounts. Disclosed rates are applicable for initial term only and at maturity will automatically renew for the same term at the current stated interest rate and Annual Percentage Yield (APY) for that term. FDIC insured up to \$250,000.



[www.lotusbank.com](http://www.lotusbank.com)

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Member  
**FDIC**