

Find a CD that peaks *your interest!*

18-Month CD Special **1.85% APY**

- \$1,000 minimum to open
- Up to \$500,000 maximum
- No checking account required

Opening rate for this 18-month CD is 1.85% APY (Annual Percentage Yield). The APY is accurate as of January 8, 2018. Rate is available to consumers bringing new money to Farmers National Bank. An existing checking account relationship is not required to receive this offer. Minimum amount to open, and required to obtain stated APY, is \$1,000. This account will automatically renew at the normal 18-month CD rate. Please see your local Farmers National Bank for full disclosure and additional details. You will have 10 calendar days after maturity to withdraw funds without a penalty. A flat 6-month interest penalty will be applied for early withdrawal regardless of time left until maturity. Offer is subject to cancellation without notice.

24-Month CD Special **2.05% APY**

- \$5,000 minimum to open
- Up to \$250,000 maximum
- No checking account required

Opening rate for this 24-month CD is 2.05% APY (Annual Percentage Yield). The APY is accurate as of January 8, 2018. Rate is available to consumers bringing new money to Farmers National Bank. An existing checking account relationship is not required to receive this offer. Minimum amount to open, and required to obtain stated APY, is \$5,000. This account will automatically renew at the normal 24-month CD rate. Please see your local Farmers National Bank for full disclosure and additional details. You will have 10 calendar days after maturity to withdraw funds without a penalty. A flat 12-month interest penalty will be applied for early withdrawal regardless of time left until maturity. Offer is subject to cancellation without notice.

3-Year Step-Up CD **2.20% APY**

- \$5,000 minimum to open
- Up to \$250,000 maximum
- One-time rate bump
- No checking account required

Opening rate for this 3-year CD is 2.20% APY (Annual Percentage Yield). The APY is accurate as of January 8, 2018. Rate is available to consumers bringing new money to Farmers National Bank. An existing checking account relationship is not required to receive this offer. Minimum amount to open, and required to obtain stated APY, is \$5,000. This account allows a one-time rate increase option during the life of the certificate, therefore the rate may change after the account is opened. This account will automatically renew at the normal 3-year CD rate. Please see your local Farmers National Bank for full disclosure and additional details. You will have 10 calendar days after maturity to withdraw funds without a penalty. A flat 12-month interest penalty will be applied for early withdrawal regardless of time left until maturity. Offer is subject to cancellation without notice.

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