



Enjoy **3.55% APY*** on a 10-month Access CD

With a premium guaranteed rate and penalty-free withdrawals, a 10-month Access CD allows you to grow your savings quickly and safely. All that's required to open is a \$10,000 minimum deposit!

Talk to a friendly banker today at our branch located at **1601 23rd Street.**

[> ubt.com](http://ubt.com)

*Annual Percentage Yield (APY) effective 1/8/26 and is based on quarterly compounding. Withdrawals made during the 6 days after opening or 6 days after each subsequent withdrawal will be assessed a penalty, which may reduce earnings. Requires \$10,000 minimum to open. Member FDIC