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¹Annual Percentage Yield is current as of July 1, 2026. To open this account, you must deposit \$5,000.00 or more in new money, defined as money not currently on deposit with Peoples Security Bank & Trust Company. At maturity, your 6, 9, 12, 18, or 24 month CD Special will automatically renew into a CD with the same term at the prevailing tiered rate(s). Interest will be compounded and credited quarterly to your account. APY assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. Offer is valid only on Pick Your Term CDs opened online or in branch for consumer customers; business customers in-branch only. A penalty may be imposed for early withdrawal. Offer may be changed or discontinued at any time.