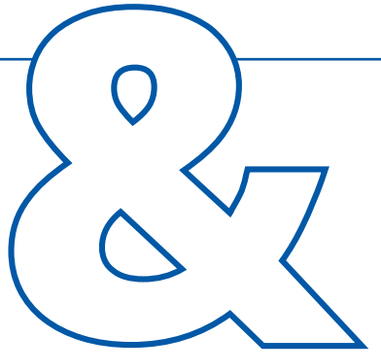


it's worth **your interest.**

LIMITED TIME ONLY

12-Month CD

4.25% APY[1]

To qualify, CD must be opened with new money and qualifying S&T checking account.

S&T Bank

Stop by your local S&T Bank branch to take advantage of this great rate today!

[1]Annual Percentage Yield (APY) assumes interest remains on deposit until maturity, and withdrawal of interest will reduce earnings. Penalty for early withdrawals could affect the APY and could reduce the principal for these accounts. APY is effective as of November 1, 2026. Minimum deposit to open CD is $20,000, maximum deposit amount is $500,000 and must be new money to the bank. New money to the bank means that money has not been on deposit at S&T Bank within the past 30 days. Automatically renews into a 12-month CD with the rate offered at the time of maturity. Consumer customers must have or open an S&T consumer checking account to qualify for this promotion. Business customers must have or open an S&T business checking account to qualify for this promotion. This special cannot be combined with any other offer and excludes brokered accounts and money for public funds. Offer may be withdrawn at any time. Must present promo code at the time of opening. **Promo Code: STCD2026**

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