## CD Specials to Build Your Savings!

4 Month 9 Month 14 Month 4.00% 3.85% 3.25% APY\*



\*APY=Annual Percentage Yield is accurate as of 1/31/2023. \$10,000 minimum opening deposit required to obtain advertised APY. Rate is not valid with any other offers. Penalty will be imposed for early withdrawal. Includes Certificate of Deposit and IRA Certificate of Deposit. Fees could reduce earnings on the account. First National Bank Minnesota reserves the right to end or modify this offer at any time. Visit a Universal Banker for details.