

## IRAs (Individual Retirement Accounts)

Save for your retirement the safe, stable way. We offer Traditional and Roth IRAs. Both offer competitive market rates with guaranteed returns.

- ✓ No account opening fee
- ✓ No monthly service charge-maintenance fee

Account Details	IRA Passbook	IRA Certificate of Deposit
Minimum opening deposit	None	\$1,000.00
Interest*	Compounded and credited to your account monthly	Compounded and credited to your account quarterly and at maturity
Statements	Semi-Annual	N/A
Renewal	N/A	Automatic at maturity
Rates	See Current Rates	See Current Rates
Terms Available	N/A	12, 18, 30, 48 and 60 months
24 Hour Online Banking Mobile Banking	Yes	Yes
External Transfer/Rollover Out fee	\$50.00	\$50.00

\*Other penalties and rules on transactions are imposed on the account by the Internal Revenue Code. Subject to penalties with early withdrawal. Fees may reduce interest earnings

**Ask us about our other products and services**

**Debit Cards-Internet Banking-Bill Payment-Loans-Checking & Savings Accounts**

**communitybankwi.com**



Present this coupon at your local Community Bank branch to receive a 0.25% increase to your IRA interest rate and APY\*!

**0.25% INCREASE to your IRA  
Interest Rate & APY\*!**

\*Offer applies to new IRA accounts with any of the following terms: 12 month, 18 month, 30 month, 48 month, or 60 month. A minimum opening deposit of \$1,000.00 is required. Annual percentage yield (APY) and interest rate are based upon current bank rates as of 02/01/2020. For certificates of deposit a penalty may be imposed for early withdrawal. For IRAs other penalties and rules on transactions are imposed on the account by the Internal Revenue Code. Fees may reduce earning. Offer expires on 04/15/2020.