

# 18 Month Step Rate CD

Open a Step Rate CD and start with a great rate. Then watch your great rate “step up” to an even better rate upon completion of every six month period for 18 months.



## Wait. Wait. Gain!

Months 1-6

**2.05%**

Months 7-12

**2.40%**

Months 13-18

**2.75%**

18 Month Step Rate CD

**2.40%**  
APY

Offer available only in branch - limited time offer.

**Stock  
Yards®**  
Bank & Trust

**A TRUSTED PARTNER  
since 1904**

MEMBER FDIC

 **syb.com**

*Cincinnati:*

101 W. Fourth St. | Cincinnati, OH 45202 | (513) 824-6100  
3880-A Paxton Ave. | Cincinnati, OH 45209 | (513) 824-6130  
7124 Miami Ave. | Cincinnati, OH 45243 | (513) 824-6160

*Northern Ky:*

4790 Houston Rd. | Florence, KY 41042 | (859) 538-1465  
2635 Alexandria Pike | Highland Heights, KY 41076 | (859) 547-4900

Interest rates are set at the time the CD is opened and cannot change. Annual Percentage Yield (APY) is 2.40%, assumes principal and interest remain on deposit for the term of the certificate. Penalty will be imposed for early withdrawal. Advertised rate and APY are offered at the bank's discretion and may change without notice. Fees could reduce earnings on the account. \$500 minimum opening deposit. Rates apply to the initial term only. The CD is automatically renewed into a 18 Month Standard CD. Not available to Public Funds, Brokers or Financial Institutions.