



# Interested — in more — interest?

INTRODUCING  
OUR 3 YEAR  
TOMPKINS  
BUMP-UP CD  
STARTING AT

2.35%<sup>APY\*</sup>

*with a  
consumer  
checking  
account and  
direct deposit\*\**

Thinking about putting money into a CD—but wondering if rates might go up? With the Tompkins Bump-Up CD, you can keep your options open. If rates go up, you can opt for a higher interest rate once during your 3 year term. You can deposit more money once during your term, too.

**TOMPKINS**   
Bank of Castile

To open your Tompkins Bump-Up CD, stop into your local branch today.

[BankofCastile.com](http://BankofCastile.com)

\*Annual Percentage Yield (APY) is accurate as of June 15, 2018. This offer is valid for consumers only. Offer may be withdrawn without notice. \*\*A Tompkins Consumer Checking account with direct deposit is required to receive the advertised rate. Rate will be reduced by 0.50% if no checking with direct deposit relationship is established within 60 days of account opening. There is a \$1000 minimum balance to open a certificate and to obtain APY. There is a maximum initial deposit amount of \$250,000. A penalty will be imposed for early withdrawal. Fees could reduce earnings. True Advantage relationship bonus does not apply to this account. The interest rate and APY may be changed once during the initial term of the CD. Upon receipt of a written bump-up request from you, we will adjust the interest rate and APY to the current interest rate and APY we pay on the 3 Year Certificate of Deposit. The rate increase will be paid for the remainder of the term and will not extend the maturity date. One additional deposit may be made during the initial term. The one time deposit cannot be greater than \$100,000. Upon maturity, the CD will automatically renew to the terms and conditions of our 3 Year CD.