

OUR NEW YEAR-ROUND CHRISTMAS CLUB CREATES HOLIDAY MAGIC



1.50% APY*

Rate accurate from
Nov. 13, 2018, to Oct. 20, 2019

\$10 minimum balance to open

\$5,000 maximum
per customer

Upon receiving your Christmas Club savings the day after term ends, you can keep your club open and immediately start saving again for the 2020 holiday season.*

Visit one of our branches today. CarterBankandTrust.com/YearRoundChristmasClub



Carter Bank & Trust



**Annual Percentage Yield (APY) assumes principal and interest remain on deposit until maturity. Interest is compounded daily and will be credited to Christmas Club quarterly. To earn APY, minimum balance must be \$10. Maximum deposit amount is \$5,000 per customer. Upon term ending, APY is subject to change. If the account is closed or funds withdrawn before interest is credited, accrued interest will be forfeited.*