



Thank you for choosing Pennian Bank! We know you have plenty of choices when it comes to financial institutions and we are honored that you have chosen us to help you manage your money. We pride ourselves in giving our clients more choices than our competitors. Therefore, to accommodate these unprecedented and difficult times, we are giving you a new choice regarding your certificate of deposit.

You are welcome to pass on this offer. If you are not interested in this offer, then there is nothing that you need to do. Your certificate of deposit will continue as previously arranged to maturity.

As you know, your account disclosure contains a penalty for early withdrawal. Given the current circumstances in our world, the upcoming holidays and your financial situation, you may find yourself in a position of wanting or needing access to those funds earlier than your original maturity date.

If you opened a CD prior to pandemic date of March 15th, 2020, you are eligible for this one-time program. If you decide that you need the money in your CD now and would like to do an early withdrawal at this time and close your CD, we are waiving your early withdrawal penalty if you notify us between now and January 31, 2021.

This is a time when finding solutions that help our customers is the right thing to do. Let us know before January 31, 2021, if you would like to take advantage of this one-time offer. No partial withdrawals will be permitted without penalty. Certificates must be presented for redemption.

Please note, this is a one-time offer and is entirely your choice. If you pass on this offer, nothing about your account changes. **This offer opens the door for you to redeem your account ahead of the scheduled maturity date and still keep all of your principal and accrued interest to date.** Regardless of your decision about this current offer, please know that we are here to consistently provide flexible choices, competitive pricing, and the best tools to help you manage your money. We value the opportunity to serve you now and into the future.



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