



Invest In Your Future!

Must be **NEW** Funds to Universal Bank

<p>Promotional</p> <p>18 Month</p> <p>VIP Advantage</p> <p>Certificate of Deposit</p>	<p>Minimum Balance to Open \$50,000.00</p> <p>1.32% APY*</p> <ul style="list-style-type: none"> ♦ Interest Compounded Daily ♦ Early Withdrawal Penalties May Apply ♦ Fees May Reduce Earnings 										
<p>Promotional</p> <p>24 Month</p> <p>VIP Advantage</p> <p>Certificate of Deposit</p>	<p>Minimum Balance to Open \$50,000.00</p> <p>1.40% APY*</p> <ul style="list-style-type: none"> ♦ Interest Compounded Daily ♦ Early Withdrawal Penalties May Apply ♦ Fees May Reduce Earnings 										
<p>Promotional</p> <p>1 Year</p> <p>VIP ADVANTAGE</p> <p>CD BUILDER</p>	<p>Minimum Balance to Open \$1,000.00</p> <p>1.00% APY*</p> <ul style="list-style-type: none"> ♦ Interest Compounded Daily. ♦ Additional Deposits Allowed. ♦ One (1) Withdrawal of up to 50% of Available Balance before Maturity **The minimum balance required on the account must remain at \$1,000 ♦ Early Withdrawal Penalties May Apply ♦ Fees May Reduce Earnings 										
<p>Promotional</p> <p>VIP Advantage</p> <p>Money Market Savings</p> <table border="1" data-bbox="154 1281 581 1495"> <thead> <tr> <th>Balance</th> <th>Tiered (APY*)</th> </tr> </thead> <tbody> <tr> <td>\$100,000 - \$149,999</td> <td>0.70%</td> </tr> <tr> <td>\$150,000 - \$199,999</td> <td>0.80%</td> </tr> <tr> <td>\$200,000 - \$249,999</td> <td>0.90%</td> </tr> <tr> <td>\$250,000 +</td> <td>1.10%</td> </tr> </tbody> </table>	Balance	Tiered (APY*)	\$100,000 - \$149,999	0.70%	\$150,000 - \$199,999	0.80%	\$200,000 - \$249,999	0.90%	\$250,000 +	1.10%	<p>Minimum Balance to Open \$100,000.00**</p> <p>1.10% APY*</p> <ul style="list-style-type: none"> ♦ Excellent Short Term Investment ♦ Tiered Interest Rates ♦ Superior Liquidity ♦ Unlimited Deposits & Withdrawals at Universal Bank branches ♦ Limited to six (6) Preauthorized Withdrawals per Statement Cycle ♦ \$35 monthly service charge if balance falls below \$100,000.00 ♦ Must maintain a daily balance of \$100,000.00 to earn interest ♦ Fees May Reduce Earnings ♦ **Minimum deposit of \$250,000 required to obtain highest Annual Percentage Yield
Balance	Tiered (APY*)										
\$100,000 - \$149,999	0.70%										
\$150,000 - \$199,999	0.80%										
\$200,000 - \$249,999	0.90%										
\$250,000 +	1.10%										

Hurry and open your account today – **Limited Time Offer & Rate Subject to Change!**

Proudly Serving the Community for 63 years! (1954 – 2017)

West Covina
(626)854-2801

Rosemead
(626)285-2251

Arcadia
(626)821-8080

Monterey Park
(626)293-8500

Eagle Rock
(323)254-2251

Visit us on the web at: www.universalbank.com

*APY = Annual Percentage Yield
APY is accurate as of April 24, 2017

