



FIRST MERCHANTS BANK
BLUFFTON NORTH BANKING CENTER
PO BOX 792
MUNCIE IN 47308-0792
(800) 205-3464



JAN 08 2024

WELLS COUNTY PUBLIC LIBRARY
LIRF
200 W WASHINGTON ST
BLUFFTON IN 46714-1999

**CERTIFICATE OF DEPOSIT
ACCOUNT PRE-RENEWAL NOTICE**

12/29/2023

ACCOUNT INFORMATION	
ACCOUNT NUMBER	XXXXXX2293
CURRENT RATE	3.9400%
CURRENT APY	4.00%
TERM	12 MONTHS
CURRENT BALANCE	102,975.94
MATURITY BALANCE	103,998.59
NEXT MATURITY	01/10/2025

Your Certificate of Deposit XXXXXX2293 will mature on 01/10/2024. It will automatically renew for the term listed above unless you contact the bank within 10 days of the maturity date. The new interest rate and annual percentage yield for the term listed above will be available on 01/10/2024. Please contact us at 1-800-205-3464 to obtain the renewal interest rate and annual percentage yield.

Renewal

- Each renewal term will be the same as the original term, beginning on the maturity date. The interest rate will be determined at the time of renewal.
- The renewal rate will be fixed and will pay until maturity.

Interest

- Interest will be compounded Periodic and credited to your account every 3 MONTHS.
- The daily balance method will be used to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.
- The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal of interest before maturity will reduce earnings.

Early Withdrawal or Closing

- Principal withdrawals from the account before maturity are subject to early withdrawal penalties. Please note that early withdrawal requests are at our discretion and may not be honored.
- The request for a partial or full withdrawal may incur a penalty. The penalty will be an amount equal to: 270 DAYS interest on the amount withdrawn.
- The interest rate used to calculate the penalty will be the interest rate in effect on the date of the early withdrawal.
- If an account is closed before interest is credited, the accrued will be paid.



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PO BOX 792
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JAN 08 2024

WELLS COUNTY PUBLIC LIBRARY
RAINY DAY
200 W WASHINGTON ST
BLUFFTON IN 46714-1999

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