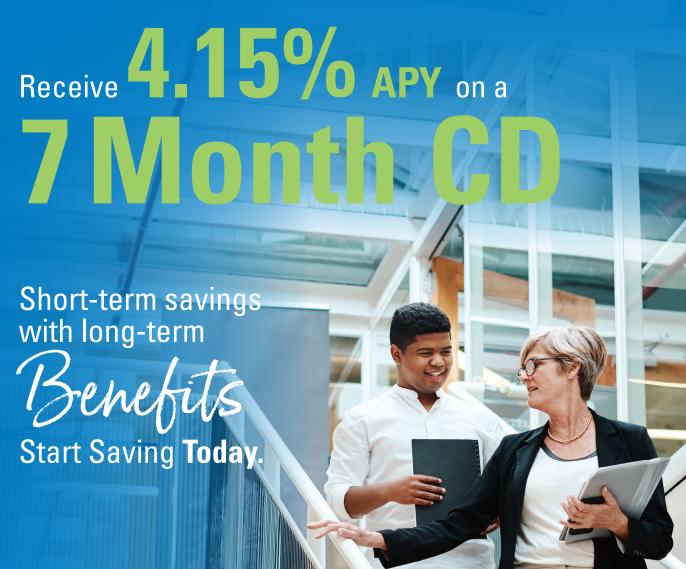


## New York Special Offer

Available for consumers and businesses.



This Special Offer CD rolls into our 12 Month CD at the rate offered by NexTier Bank at the time of maturity.

Other Offers Available – Ask Us For Detail

## 7 Month CD Special Offer:

Annual Percentage Yield (APY) accurate as of July 29, 2025. Opening deposit must include a minimum of \$5,000. The 7 Month CD will earn a fixed interest rate of 4.09%, with an APY of 4.15%. In order to earn the published APY, all interest earned must remain in the CD for the entire term; withdrawal of the interest during the term will result in earning below the published APY. Penalties apply for early withdrawal, fees and withdrawals may reduce earnings. Not available for public funds. NexTier Bank reserves the right to amend, extend, or discontinue this special offer at any time. This promotional offer cannot be combined with any other offers. CD will auto-renew at 12-month term at the current rate. Other rates and terms are available. Offer only available at the Rochester or Williamsville, New York locations.