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*Annual Percentage Yield (APY) of 2.25% is effective April 8, 2018 and is offered for certificate of deposit (CD) accounts with a term of 15 months opened during the promotional period. A minimum opening balance of \$1,000 is required to earn interest and to obtain the promotional APY. Promotion is subject to change at any time without notice. Interest compounded daily and credited monthly. Funds currently on deposit with Empire State Bank do not qualify for the stated promotional APY. Fees may reduce earnings on the account. A penalty may be imposed for early withdrawal of funds.