

## Certificate of Deposit Early Withdrawal Penalty Information

In event of an early withdrawal, the following penalty will apply to time deposits with the original maturities listed below. If any portion thereof is paid before maturity, a depositor shall forfeit an amount equal to that indicated in the chart below, given in terms of interest which was earned, or could have been earned.

This amount applies to the amount withdrawn at the nominal (simple interest) rate being paid on the deposit. These penalties are regardless of the length of time that the money remained on deposit.

If you withdraw monies within six(6) days after the date of deposit, the Minimum Required Penalty is seven (7) days simple interest on the funds. If partial early withdrawal(s) are permitted, we are required to impose the Minimum Required Penalty on amount(s) withdrawn within six (6) days after each partial withdrawal. Mid Penn Bank's early withdrawal penalty may be more than the Minimum Required Penalty. You pay the early withdrawal penalty by forfeiting part of the accrued interest on the account. If your account has not earned enough interest, or if the interest has been paid, we will take the difference from the principal amount of your account.

Over	Up to and Including	Early Withdrawal Penalty	Over	Up to and Including	Early Withdrawal Penalty
	3 Months	All the interest that could have been earned	3 Years	4 Years	12 months loss of interest
3 Months	6 Months	3 months loss of interest	4 Years	5 Years	14 months loss of interest
6 Months	1 Year	6 months loss of interest	5 Years	6 Years	16 months loss of interest
1 Year	1 ½ Years	7 months loss of interest	6 Years	7 Years	18 months loss of interest
1 ½ Years	2 Years	8 months loss of interest	7 Years	8 Years	20 months loss of interest
2 Years	2 ½ Years	9 months loss of interest	8 Years	9 Years	22 months loss of interest
2 ½ Years	3 Years	10 months loss of interest	9 Years	10 Years	24 months loss of interest