

HAB CERTIFICATE OF DEPOSIT



Habib American Bank

www.habibamericanbank.com

Put your money to work

Habib American Bank has smart solutions to help you make the most of your cash. We provide you with some of the highest-yielding CDs anywhere to help you meet your varied cash needs — whether it's for day-to-day use, or for short-term and longer-term needs. You can set aside as little as \$1,000 for one month or more, CDs give you:

- A locked-in rate for the maturity term you want
- A predictable payout
- The safety and security of FDIC insurance for up to \$100,000 for regular CDs or up to \$250,000 for CDs in most retirement accounts



Certificate of Deposit Accounts

Habib American Bank can structure a Certificate of Deposit Account to fit your individual needs. We offer competitive, fixed rates of interest and a variety of maturity options.

Substantial early withdrawal penalties may apply.

Individual Retirement Accounts

An IRA is a special savings plan that lets you put aside money you earn today to be used later for your retirement. Depending on your income, your income tax liability on those funds may be deferred. Traditional IRAs have been expanded to include new benefits. There are a variety of new IRAs available, including the ROTH IRA and Education IRA. Please consult your tax advisor when setting up your IRA.

Why HAB CDs?

- Competitive interest rates
- Flexible, customized CDs
- Choice of regular CDs and IRA CDs.





LENDER

Member
FDIC

For further information,
please contact any of our offices or visit our website
www.habibamericanbank.com

LOCATIONS

Manhattan Branch

99 Madison Avenue
New York, NY 10016
Telephone: (212) 532-4444
Fax: (212) 532-7136

Queens Branch

74-05/07 37th Avenues
Jackson Heights, NY 11372
Telephone: (718) 397-0890
Fax: (718) 397-0871

Hicksville Branch

421 South Broadway
Hicksville, NY 11801
Telephone: (516) 681-5200
Fax: (516) 681-5267

Edison Branch

1667 Oak Tree Road
Edison, NJ 08820
Telephone: (732) 205-1777
Fax: (732) 205-1772

Los Angeles Branch

110 East 9th Street
Los Angeles, CA 90079
Telephone: (213) 362-1200
Fax: (213) 362-1201

Artesia Branch

18357 Pioneer Boulevard
Artesia, CA 90701
Telephone: (562) 924-7500
Fax: (562) 924-7521



Habib American Bank

www.habibamericanbank.com