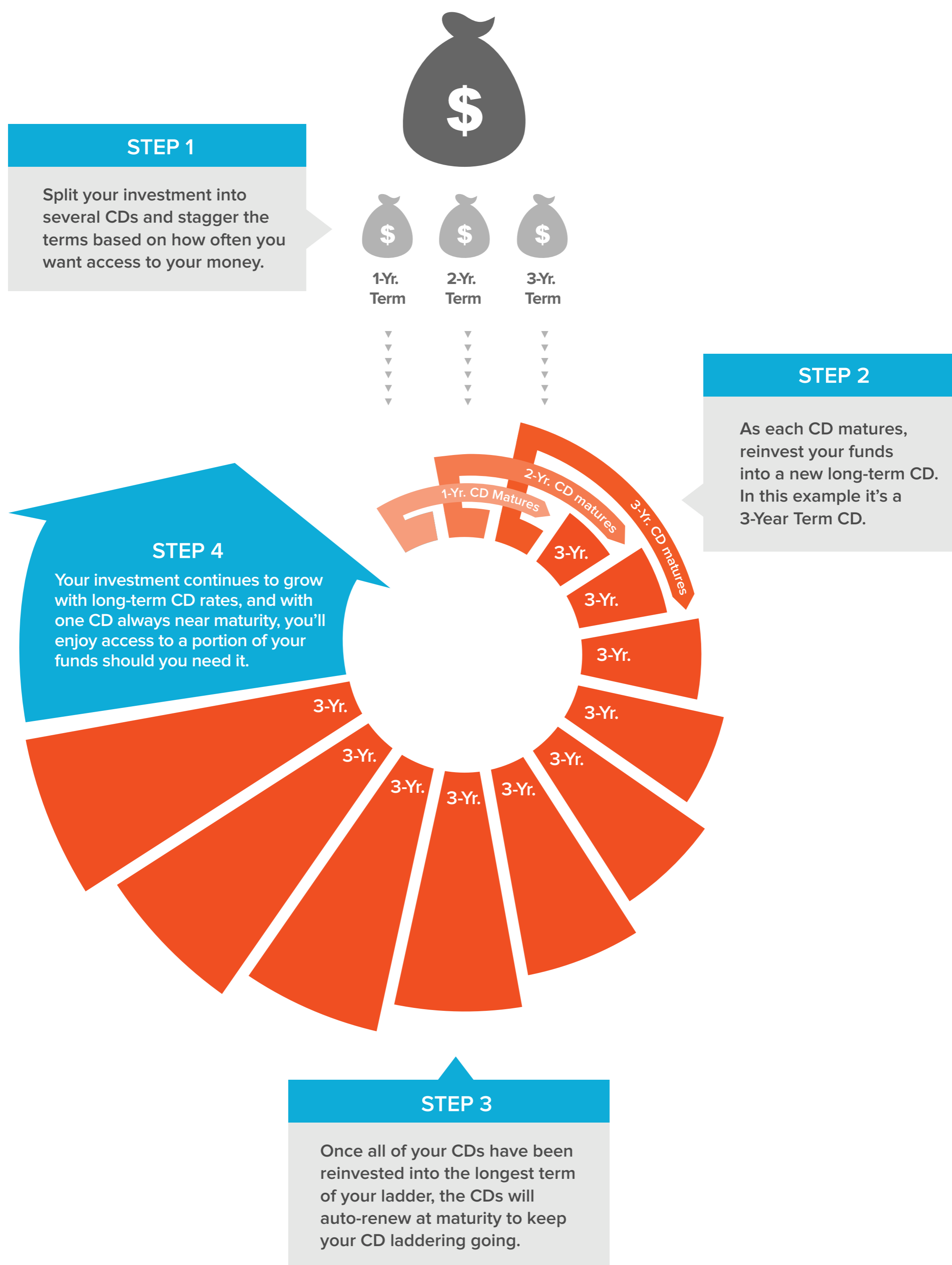


CD LADDERING

Enjoy more flexibility from your savings strategy.

With CD laddering, you'll get the short-term access you need with the higher rates from longer-term CDs you want. For this example, we've divided your investment among 1-, 2-, and 3-Year Term CDs, so you'll enjoy access to a portion of your funds every year.



Why laddering?



Short-term access to funds

By staggering CD terms, you'll always have one CD close to maturity. Which means you'll always have access to your funds for the unexpected.



CDs earn higher rates

CDs traditionally earn higher rates than standard savings accounts. And by reinvesting your funds back into your CD ladder, you'll benefit from higher CD rates on longer terms.



Safe and secure strategy

CDs offer a fixed rate. Plus, they're FDIC insured for added peace of mind.



This information is made available to you as a self-help tool for your independent use and is not intended to provide investment advice. We cannot and do not guarantee its accuracy and applicability to your individual circumstances. All examples are hypothetical and are for illustrative purposes. Please consult with a financial advisor for a solution suitable for your needs.

CIT Bank, N.A. is the U.S. national bank subsidiary of CIT Group Inc. ©2016 CIT Group Inc. All rights reserved.