



# SOUTHERN BANK & TRUST

706-745-5588 ▪ Blairsville

706-754-0001 ▪ Clarksville



[www.sbandt.com](http://www.sbandt.com)



\*Minimum deposit of \$100,000 new money is required to open the 12 month Certificate of Deposit at the Annual Percentage Rate (APY) disclosed. APY is accurate as of July 24, 2017; Rate subject to change without notice. The APY assumes that interest remains on deposit until maturity; simple rate of interest used; interest corresponds quarterly. Penalties and Fees may reduce earnings; a penalty may be imposed for early withdrawal. Offer valid for a limited time.