

Allegacy Financial®

14-Month Certificates Rate Schedule

Product	Account Balance	Dividend Rate	APY
14 Month Special	All balances *	3.778%	3.85%
IRA 14 Month Special	All balances *	3.874%	3.95%

APY figures are approximate, based on stated dividend rates, and assume dividends compound. Withdrawal of dividends will reduce your earnings.

**Balance limits apply, please see Requirements section below.*

Requirements

- Only available for individual/consumer members. Not available for business/nonprofit members.
- Minimum opening balance: \$500.00 per account
- Maximum opening balance: \$500,000.00 per member*

**Balance limit: Each Allegacy member may open multiple 14 Month Special and IRA 14 Month Special accounts, but each Allegacy member is limited to \$500,000.00 in total balances across all 14-month accounts. Dividends accrued/paid into 14-month accounts do not count toward the balance limit. If the balance limit is exceeded, Allegacy may transfer excess funds to another of your accounts, (Checking, Savings, or Money Market). A standard Early Withdrawal Penalty may apply to excess funds transferred out of 14-month accounts.*