

Allegacy Financial®

7 Month Early Withdrawal Certificates Rate Schedule

Products		Account Balance	Dividend Rate	APY
7 Month EW Special & IRA 7 Month EW Special	Tier 1	All balances*	3.392%	3.45%

APY is approximate, based on stated dividend rate, and assumes 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: \$1,000,000.00 per member*
- Early Withdrawal option: Members may withdraw principal early (before the scheduled maturity date of the original 7-month term) one time without penalty.
 - *Additional early withdrawals of principal will be assessed standard penalties, if applicable. For a term of 7 months, the standard penalty is based on 90 days of dividends on the dollar amount of principal that is withdrawn.*
 - *Account balances must remain at or above \$500.00 after early withdrawal(s); account must be closed if withdrawal would result in a balance below \$500.00.*

**Balance limit: Each Allegacy member may open multiple 7 Month EW Special and IRA 7 Month EW Special accounts ("7-month accounts"), but each Allegacy member is limited to \$1,000,000.00 in total balances across all 7-month accounts. Dividends accrued/paid into 7-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).*