

Allegacy Financial®

11-Month Certificates Rate Schedule

Product		Account Balance	Dividend Rate	APY
11 Month Special	Tier 1	Up to \$499.99	0.00%	0.00%
	Tier 2	\$500.00 and up*	3.922%	4.00%
IRA 11 Month Special	Tier 1	Up to \$499.99	0.00%	0.00%
	Tier 2	\$500.00 and up*	4.018%	4.10%

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: \$1,000,000.00 per member*

**Balance limit: Each Allegacy member may open multiple 11 Month Special and IRA 11 Month Special accounts, but each Allegacy member is limited to \$1,000,000.00 in total balances across all 11-month accounts. Dividends accrued/paid into 11-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 11-month accounts.*