



WEALTH DEVELOPMENT CERTIFICATE

College students tend to live in the moment. Nothing wrong with that, but it's also a good idea to save for future needs. Our flexible Certificate is a great way to grow your money.

- Flexible certificate with 5.00% APY*, paid annually**
- \$5 initial deposit and a \$20 monthly minimum deposit required to earn the stated APY
- 24- or 48-month terms available
- 24-month term has a monthly maximum deposit of \$400
- 48-month term has a monthly maximum deposit of \$200
- Required monthly contribution transfer from account once per month
- Every 90 calendar days (from the most previous withdrawal date), a member may make a penalty-free withdrawal from their Wealth Development Certificate***

*Annual Percentage Yield. Accurate as of January 1, 2023. Early withdrawal penalties may reduce earnings. Funds transferred to a regular savings account at maturity.

**Dividend paid on the anniversary of the open date.

***A subsequent withdrawal in the same 90-day period will be subject to an early withdrawal penalty and the certificate will be closed.