



**Baltimore Washington
Federal Credit Union**

CERTIFICATE OF DEPOSIT SPECIAL*

Rates Effective February 6, 2023

Certificate of Deposit Term	APR (Annual Percentage Rate)	APY (Annual Percentage Yield)	Minimum Deposit	Maximum Deposit
7 MONTH	3.90%	3.97%	\$1,000.00	\$250,000.00
9 MONTH	3.90%	3.97%	\$ 1,000.00	\$250,000.00

***NEW DEPOSITS ONLY (originating from an institution *other* than BWFCU)
Dividends will be directed to a Shares Account monthly.**

*Promotional Annual Percentage Yield (APY) of 3.90% effective as of February 6, 2023. The 7- and 9-month CD rate is a limited-time offer and is available as a Regular CD only. APY and promotion period are subject to change at any time without notice. A \$1,000.00 minimum opening deposit of NEW DEPOSIT is required to earn interest and obtain the promotional APY. One promotional CD per member. Maximum per member to have NCUA Federal Insurance coverage is \$250,000. NEW DEPOSIT is defined as money that has not been on deposit at BWFCU during the past 30 days. Transfers from existing BWFCU accounts will not be eligible for the promotional offer. At maturity, the promotional term will expire. Option to renew to a 12-Month CD term or deposit into existing Share Account is extended at purchase. A penalty will be imposed for early withdrawal before maturity. Fees could reduce earnings on the account. Advertised APY cannot be combined with any other offer. BWFCU membership eligibility is required. Certain restrictions may apply. Subject to change without notice. Federally insured by NCUA.

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