



**Baltimore Washington
Federal Credit Union**

CERTIFICATES OF DEPOSIT*

Rates Effective April 1 2024

Certificate of Deposit Term	APR (Annual Percentage Rate)	APY (Annual Percentage Yield)	Minimum Deposit	Maximum Deposit
12 month	3.00%	3.04%	\$500.00	\$250,000.00

*Annual Percentage Yields (APY) listed above effective as of April 1 2024. The CD rates are offered as Regular CDs only. APY is subject to change at any time without notice. A \$500.00 minimum opening deposit is required to earn interest and obtain the APY. Maximum per member to have NCUA Federal Insurance coverage is \$250,000. New money; if required; is defined as money that has not been on deposit at BWFCU during the past 30 days. Transfers from existing BWFCU accounts are allowed, however will not be eligible for any promotional offers. At maturity, the term will expire. Option to renew to CD at current 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.

Revised
Federal
Circuit

1. The Board of Patent and Trademark Office (BPTO) is the primary agency responsible for the administration of the patent system in the United States. The BPTO is a part of the Department of Commerce and is headed by the Under Secretary of Commerce for Intellectual Property. The BPTO is responsible for the examination and grant of patents, the registration of trademarks, and the enforcement of intellectual property laws.

2. The BPTO is a large and complex organization with a wide range of responsibilities. It is responsible for the examination and grant of patents, the registration of trademarks, and the enforcement of intellectual property laws. The BPTO is also responsible for the administration of the patent system in the United States.