

Complete Terms and Conditions for the 10-Month Certificate ("Promotional Offer")

Promotional Offer Summary: A new or existing AdelFi member that opens a **10-month** Certificate can earn 3.75% APY¹ ("Promotional Rate") if that member meets the terms and conditions as stated below.

1) Offer Period

This *Promotional Offer* is effective beginning **October 1, 2025**, and can end at the discretion of AdelFi at any time without prior notice.

2) Account Holder Requirements to receive the promotional rate:

You must:

- i) Be at least 18 years old.
- ii) Open a 10-month New Money Certificate with a minimum opening balance of \$1,000.
- iii) Agree to the terms and conditions of this *Promotional Offer* by using the promotional code **10M2025** in the account application.
- iv) **NEW MONEY:** Certificate must be funded from an external source or with funds that have been on deposit at AdelFi for two weeks or less from the product application date.

If the above terms are not met, you will be notified via e-mail, the certificate will be closed, and monies transferred back to its originating account by internal transfer (if available) or via check. Certificate closure penalties will apply. Please see page 5, Early Withdrawals section of the [Personal Account Agreement and Disclosures](#) for details.

Account Disclosures:

- The promotional rate is paid quarterly and at maturity at a dividend rate of 3.684% resulting in an APY¹ (Annual Percentage Yield) of 3.75%.
- 10-month certificate will automatically convert to a standard 12-month certificate at maturity. The 12-month certificate rate at the time of maturity will apply.
- Refer to AdelFi's [Personal Account Information and Fee Schedule](#) and the [Personal Account Agreement and Disclosures](#) for complete information regarding certificate accounts.

3) IRS Reporting

All *dividends* paid under this *Promotional Offer* may be subject to IRS reporting. Any applicable taxes are the responsibility of the recipient.

4) Additional Eligibility Restrictions

This *Promotional Offer* is for new and existing AdelFi members. AdelFi Executives, Board Members, Supervisory Committee and Deposit Pricing Committee are excluded from this offer.

5) Reservation of Rights

AdelFi reserves the right to withhold the fulfillment of the offer where the requirements were met fraudulently or obtained through the misuse of this offer or in a manner not in keeping with the terms and conditions or the spirit of the offer (Promotional rate for new monies to AdelFi). **Funds leaving AdelFi and coming back for the sole purpose of taking advantage of this promotion is prohibited.** External deposits and average balances will be reviewed to ensure integrity in this area. In the event of any conflict between these Terms and Conditions and any other material describing this Offer, these Terms and Conditions shall control.

¹ APY (Annual Percentage Yield) reflects the total amount of dividends paid on this account based on the dividend rate and frequency of compounding in a 365-day period. The dividend rate on certificate accounts is fixed for a specific period of time, called a term. The dividend rate is based on the dividend rate in effect at the time you make the deposit. We compound dividends daily and will pay dividends quarterly on the last day of each quarter unless otherwise stated, and at maturity. The dividend period is also quarterly, for example, the beginning date of the first dividend period of the calendar year is January 1 and the ending date of such dividend period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the ending date of a dividend period, and for the example is March 31. Upon your request, you may have your dividends paid monthly, annually, or at maturity. Withdrawal of dividends and fees may reduce earnings on this account.



AdelFi

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration (NCUA), a U.S. Government Agency.