



**WALDEN
MUTUAL
BANK.**



Invest in 100 years of impact

4.75%
FIXED APY²

START YOUR LEGACY IN THE LOCAL FOOD ECOSYSTEM

Coming soon! Be one of the first to ever invest in our 100-year FDIC insured¹ Certificate of Deposit (CD). This unique CD provides:

RETURNS	LEGACY	IMPACT
The opportunity to lock in today's high rates for the long term.	A tangible legacy by designating individuals, heirs, trusts, or an organization as your beneficiary.	Support that lets us make even longer-term commitments to our region's local food ecosystem.

Collect interest in one of two ways:

- Pay interest to another Walden Mutual account as a risk-free (FDIC-insured¹) stream of income akin to an annuity for the life of the CD
- *Or* watch the interest compound for the life of the CD, turning a \$10,000 investment (for example) into \$1.05 million over the course of the term

Note: The penalty for an early withdrawal of principal is equivalent to 10 years interest. For example, if you withdrew your money after 20 years you would get your par value back plus any interest accrued, minus the penalty.

ADD YOUR NAME TO THE WAITLIST BY EMAILING PARTNERS@WALDENMUTUAL.COM

Disclosures

- Minimum purchase \$1,000, maximum purchase of \$150,000 per individual or organization.
- Interest paid can be withdrawn penalty-free at any time, automatically or by request.
- Partial withdrawal of principal is not permitted.
- We request a completed beneficiary form at account opening.
- We expect to cap sales of our 100-year CDs, and reserve the right to cease accepting deposits at any time.

¹ Federal Deposit Insurance Corporation. Insurance coverage limited to \$250,000.

² Annual percentage yield fixed at 4.75% for the life of the CD. Rate guaranteed to new accounts opened prior to September 1, 2023, subject to change thereafter. Daily compounding, posted monthly. Applies to 100-year CD accounts only, for all balances.

