



## APRIL 2024 INTEREST RATES

See latest rates at [wels.net/cef/rates](https://wels.net/cef/rates). Posted rates subject to change at any time.

INVESTMENT CERTIFICATES					
Amount/ Term	Interest rate	Investment minimum	Interest accrued	Interest paid	Penalty for early withdrawal
6 month	0.30%	\$500	Daily	Quarterly	Up to 180 days' interest on amount withdrawn. Minimum penalty is 7 days' interest.
12 month	2.00%	\$500	Daily	Quarterly	
15 month*	6.50%	\$5,000	Daily	Quarterly	
18 month	3.50%	\$500	Daily	Quarterly	
24 month	2.50%	\$500	Daily	Quarterly	
36 month	2.75%	\$500	Daily	Quarterly	Up to 365 days' interest on amount withdrawn. Minimum penalty is 7 days' interest.
48 month	3.25%	\$500	Daily	Quarterly	
60 month	3.50%	\$500	Daily	Quarterly	

**\*ALL NEW MONEY minimum of \$5,000.**

RETIREMENT/IRA CERTIFICATES					
Amount/ Term	Interest rate	Investment minimum	Interest accrued	Interest paid	Penalty for early withdrawal
Statement	1.50%	\$100	Daily	Quarterly	No penalty
24 Mo IRA	2.50%	\$5,000	Daily	Quarterly	Up to 180 days' interest on amount withdrawn unless RMD*. Minimum penalty is 7 days' interest.
36 Mo IRA	2.75%	\$5,000	Daily	Quarterly	
48 Mo IRA	3.25%	\$5,000	Daily	Quarterly	Up to 365 days' interest on amount withdrawn unless RMD*. Minimum penalty is 7 days' interest.
60 Mo IRA	3.50%	\$5,000	Daily	Quarterly	

\*RMD=Required Minimum Distribution. See Offering Circular for more details.

SAVINGS CERTIFICATES					
Amount/ Term	Interest rate	Investment minimum	Interest accrued	Interest paid	Penalty for early withdrawal
Statement	0.15%	\$100	Daily	Monthly	No penalty
1 Year	0.30%	\$100*	Daily	Quarterly	No penalty

\*Investment minimum waived for WELS CEF Kids Stamp Program participants.

The purchase of WELS CEF securities is subject to risks, which are described in our Offering Circular. The selected financial information above should be viewed in conjunction with our audited financial statements contained in the Offering Circular. The WELS CEF Offering Circular can be found online at [wels.net/offering-circular](https://wels.net/offering-circular). This is not an offer to sell, nor the solicitation to buy, our securities. We will offer and sell our securities only in states where authorized. WELS CEF certificates are unsecured general debt obligations. WELS CEF is not a bank or regulated financial institution. This offering is made solely by the Offering Circular.

Not FDIC or SIPC insured • Not a bank deposit • No WELS guarantee