**Investment Interest Rates-January 2021**

|  |  |  |  |
| --- | --- | --- | --- |
| MINIMUM | TERM | RATE | APY |
| **HSA Certificates** | | | |
| $1 | --- | 0.125% | 0.125% |
| $2,500 | --- | 0.250% | 0.250% |
| $5,000 | --- | 0.625% | 0.627% |
| $15,000 | --- | 0.750% | 0.753% |
| **Congregation Certificates-Demand** | | | |
| $100 | --- | 0.125% | 0.125% |
| **Congregation StewardAccount Certificates** | | | |
| $100 | --- | 0.250% | 0.250% |
| $250,000 | --- | 0.375% | 0.376% |
| $500,000 | --- | 0.500% | 0.501% |
| $1,000,000 | --- | 0.625% | 0.627% |

|  |  |  |  |
| --- | --- | --- | --- |
| MINIMUM | TERM | RATE | APY |
| **ConnectPlus\* Term Note-Fixed** | | | |
| $500 - $50,000 | 2 yrs. | 2.250% | 2.269% |
| Over $50,000 | --- | 0.875% | 0.878% |
| **PartnerPlus\*\* Term Note-Fixed** | | | |
| $500 - $50,000 | 2 yrs. | 1.750% | 1.762% |
| $500 - $50,000 | 4 yrs. | 2.250% | 2.269% |
| Over $50,000 | 2 & 4 yrs. | 0.875% | 0.878% |
| **Term Notes & IRA Term Notes-Fixed** | | | |
| $500 | 1 yr. | 0.500% | 0.501% |
| $500 | 2 yrs. | 0.750% | 0.752% |
| $500 | 3 yrs. | 0.875% | 0.878% |
| $500 | 4 yrs. | 1.000% | 1.004% |
| $500 | 5 yrs. | 1.250% | 1.256% |
| **Term Notes & IRA Term Notes-Floating** | | | |
| $100 | 30 mos. | 0.875% | 0.878% |
| $100 | 60 mos. | 1.250% | 1.256% |
| **Term Notes & IRA Term Jumbo Notes-Fixed** | | | |
| $100,000 | 5 yrs. | 1.625% | 1.635% |
| **IRA Jumbo Notes-Floating** | | | |
| $100,000 | 60 mos. | 1.625% | 1.635% |

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| --- | --- | --- | --- |
| MINIMUM | TERM | RATE | APY |
| **Dedicated Certificate**  (custodial account for minors: $25 minimum) | | | |
| $100 | --- | 0.125% | 0.125% |
| $1,000 | --- | 0.250% | 0.250% |
| $5,000 | --- | 0.375% | 0.376% |
| **IRA Dedicated Certificate** | | | |
| $100 | --- | 0.125% | 0.125% |
| $1,000 | --- | 0.250% | 0.250% |
| $5,000 | --- | 0.375% | 0.376% |
| $10,000 | --- | 0.500% | 0.501% |
| **Y.I. StewardAccount®**  (portion of balance over $1,000 earns second-tier rate) | | | |
| $25 - $1,000 | --- | 2.000% | 2.018% |
| Over $1,000 | --- | 0.500% | 0.501% |
| **StewardAccount Certificate** | | | |
| $100 | --- | 0.125% | 0.125% |
| $1,000 | --- | 0.250% | 0.250% |
| $5,000 | --- | 0.375% | 0.376% |
| $10,000 | --- | 0.500% | 0.501% |
| **Family Emergency StewardAccount** | | | |
| $25 | --- | 0.500% | 0.501% |