|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Minimum** | **Term** | **Rate** | **APY** |  | **Minimum** | **Term** | Rate | **APY** |  | **Minimum** | **Term** | **Rate** | **APY** |
| **Dedicated Certificate** |  | Term Notes and IRA Term Notes-Fixed |  | **Cemetery Care StewardAccount** |
| (custodial account for minors: $25 minimum) |  | $500 | 6 mos. | 1.125% | 1.130% |  | $1,000 | --- | 0.625% | 0.627% |
| $100 | --- | 0.375% | 0.376% |  | $500 | 9 mos. | 1.250% | 1.256% |  | $25,000 | --- | 0.750% | 0.753% |
| $1,000 | --- | 0.500% | 0.501% |  | $500 | 1 yr. | 2.000% | 2.015% |  | $50,000 | --- | 0.875% | 0.879% |
| $5,000 | --- | 0.625% | 0.626% |  | $500 | 18 mos. | 2.125% | 2.142% |  | $100,000 | --- | 1.250% | 1.257% |
| **IRA Dedicated Certificate** |  | $500 | 2 yrs. | 2.250% | 2.269% |  | **Congregation Term Notes-Fixed** |
| $100 | --- | 0.625% | 0.626% |  | $500 | 3 yrs. | 2.375% | 2.396% |  | $500 | 6 mos. | 1.125% | 1.130% |
| $1,000 | --- | 0.750% | 0.752% |  | $500 | 4 yrs. | 2.500% | 2.524% |  | $500 | 9 mos. | 1.250% | 1.256% |
| $5,000 | --- | 0.875% | 0.878% |  | $500 | 5 yrs. | 2.625% | 2.651% |  | $500 | 1 year | 2.000% | 2.015% |
| $10,000 | --- | 1.250% | 1.256% |  | Term Notes and IRA Term Notes-Floating |  | $500 | 18 mos. | 2.125% | 2.142% |
| **Y.I. StewardAccount®** |  | $100 | 30 mos. | 2.250% | 2.269% |  | $500 | 2 yrs. | 2.250% | 2.269% |
| (portion of balance over $1,000 earns second-tier rate) |  | $100 | 60 mos. | 2.500% | 2.524% |  | $500 | 3 yrs. | 2.375% | 2.396% |
| $25-$1,000 | --- | 3.500% | 3.557% |  | IRA Jumbo Note |  | $500 | 4 yrs. | 2.500% | 2.524% |
| Over $1,000 | --- | 1.375% | 1.384% |  | $100,000 | 5 yrs. fixed | 3.000% | 3.034% |  | $500 | 5 yrs. | 2.625% | 2.651% |
| **StewardAccount Certificate** |  | $100,000 | 60 mos. floating | 2.875% | 2.906% |  | **Congregation Term Notes-Floating** |
| $100 | --- | 0.625% | 0.627% |  | HSA Certificate |  | $100 | 30 mos. | 2.250% | 2.269% |
| $1,000 | --- | 0.750% | 0.753% |  | $1 | --- | 0.625% | 0.627% |  | $100 | 60 mos. | 2.500% | 2.524% |
| $5,000 | --- | 0.875% | 0.879% |  | $2,500 | --- | 1.125% | 1.131% |  | **Congregation Endowment Note-Fixed** |
| $10,000 | --- | 1.250% | 1.257% |  | $5,000 | --- | 1.500% | 1.510% |  | $1,000 | 5 yrs.  | 2.250% | 2.269% |
| **Family Emergency StewardAccount** |  | $15,000 | --- | 2.125% | 2.146% |  | $10,000 | 5 yrs.  | 2.375% | 2.396% |
| (balances under $10,000 require monthly electronic investments) |  | Congregation Certificates-Demand |  | $100,000 | 5 yrs.  | 2.500% | 2.524% |
| $25 | --- | 1.375% | 1.384% |  | $100 | --- | 0.625% | 0.626% |  | **Congregation Endowment Note-Floating** |
| **ConnectPlus Term Note--Fixed** |  |  |  |  |  |  | $1,000 | 60 mos. | 2.250% | 2.269% |
| $500-$5,000 | 2 yrs. | 3.000% | 3.034% |  | Congregation StewardAccount Certificates |  | $10,000 | 60 mos. | 2.375% | 2.396% |
| Over $5,000 | --- | 1.250% | 1.256% |  | $100 | --- | 1.000% | 1.005% |  | $100,000 | 60 mos. | 2.500% | 2.524% |
| **PartnerPlus Term Note--Fixed** |  | $250,000 | --- | 1.125% | 1.131% |  |  |  |  |  |
| $500-$25,000 | 2 yrs. | 2.375% | 2.396% |  | $500,000 | --- | 1.250% | 1.257% |  |  |  |  |  |
| $500-$25,000 | 4 yrs. | 2.875% | 2.906% |  | $1,000,000 | --- | 1.500% | 1.510% |  |  |  |  |  |
| Over $25,000 | 2 & 4 yrs. | 1.250% | 1.256% |  |  |  |  |  |  |  |  |  |  |