

Investment Interest Rates–January 2024

MINIMUM	TERM	RATE	APY
Dedicated Certificate (custodial account for minors: \$25 minimum)			
\$100	-	0.125%	0.125%
\$1,000	-	0.125%	0.125%
\$5,000	-	0.250%	0.250%
IRA Dedicated Certificate			
\$100	-	0.625%	0.626%
\$1,000	-	0.750%	0.752%
\$5,000	-	1.250%	1.256%
\$10,000	-	1.750%	1.762%
HSA Certificates			
\$1	-	2.000%	2.018%
\$2,500	-	2.250%	2.273%
\$5,000	-	2.500%	2.529%
\$15,000	-	3.000%	3.042%
Congregation Certificates-Demand			
\$100	-	0.375%	0.376%
Congregation StewardAccount Certificates			
\$100	-	0.625%	0.627%
\$250,000	-	0.750%	0.753%
\$500,000	-	1.250%	1.257%
\$1,000,000	-	1.750%	1.764%

MINIMUM	TERM	RATE	APY
Term Notes & IRA Term Notes-Fixed			
\$500	6 mos.****	4.500%	4.577%
\$500	1 yr.	4.000%	4.060%
\$500	18 Months****	5.000%	5.095%
\$500	2 yrs.	3.750%	3.803%
\$500	2.5 yrs.****	6.250%	6.398%
\$500	3 yrs.	2.875%	2.906%
\$500	4 yrs.	3.125%	3.162%
\$500	5 yrs.	3.250%	3.290%
Term Notes & IRA Term Notes-Floating			
\$100	30 mos.	2.875%	2.906%
\$100	60 mos.	3.250%	3.290%
Term Notes & IRA Term Jumbo Notes-Fixed			
\$100,000	5 yrs.	3.750%	3.803%
IRA Jumbo Notes-Floating			
\$100,000	60 mos.	3.750%	3.803%
Church Worker Loan Pool & IRA Term Notes			
-	5 yrs.	0.500%	0.501%
-	8 yrs.	1.000%	1.004%
-	10 yrs.	1.250%	1.256%
ConnectPlus* Term Note-Fixed			
\$500-\$50,000	2 yrs.	4.250%	4.318%
Over \$50,000	-	2.250%	2.269%

MINIMUM	TERM	RATE	APY
PartnerPlus** Term Notes-Fixed			
\$500-\$50,000	2 yrs.	4.000%	4.060%
\$500-\$50,000	4 yrs.	3.750%	3.803%
Over \$50,000	2 & 4 yrs.	2.250%	2.269%
Y. I. StewardAccount® (portion of balance over \$1,000 earns second-tier rate)			
\$25-\$1,000	-	3.000%	3.042%
Over \$1,000	-	2.000%	2.018%
Church Worker StewardAccount Certificates			
\$100	-	3.000%	3.042%
Over \$50,000	-	2.000%	2.018%
Family Emergency StewardAccount			
\$25	-	2.000%	2.018%
StewardAccount Certificate			
\$100	-	0.625%	0.627%
\$1,000	-	0.750%	0.753%
\$5,000	-	1.250%	1.257%
\$10,000	-	1.750%	1.764%
Gold Tier StewardAccount***			
\$50,000	-	1.875%	1.891%
\$100,000	-	2.000%	2.018%
\$250,000	-	2.250%	2.273%
\$500,000	-	4.000%	4.074%

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