



Investment Rate Sheet

Rates Effective November 15, 2023

SAVINGS CERTIFICATES		
Demand Account		
AMOUNT	APR	APY
\$100.00	0.75%	0.75%
10K	1.00%	1.00%
50K	1.25%	1.25%

Premium rate is available for deposits over \$100,000.00 Base APR Rate + 0.25%

FIXED RATE CERTIFICATES											
6Mth		12Mth		24Mth		36Mth		42Mth		60Mth	
APR	APY	APR	APY	APR	APY	APR	APY	APR	APY	APR	APY
4.00%	4.07%	4.47%	4.56%	4.00%	4.07%	3.66%	3.72%	3.50%	3.56%	3.31%	3.36%

IRA CERTIFICATES (Individual Retirement Account)			
24Mth		60Mth	
APR	APY	APR	APY
4.00%	4.07%	3.31%	3.36%

BUILDING FUND CERTIFICATE		
12Mth		
AMOUNT	APR	APY
\$1000+	3.50%	3.56%

Available to churches, organizations, and institutions. Requires a minimum \$50.00 deposit each month. Premium rate does not apply to Building Fund Certificates.

This shall not constitute an offer to sell or the solicitation of an offer to buy, nor shall there be any sale of these securities in any state in which such offer, solicitation, or sale is not authorized. The offering is made solely by the offering circular. These savings and fixed rate certificates are not insured by the FDIC, SIPC, or any other state or federal agency.

Penalty for early withdrawal on fixed rate certificates is a surrender of earned interest as stated below. Penalties do not apply so Savings Certificates.

» 6 & 12-month FRC's - 3 months interest on amount withdrawn. Formula is as follows:
 $\text{Withdrawal Amount} \times \text{Interest Rate} / 4$

» 24, 36, 42, & 60-month FRC's - 6 months interest on amount withdrawn. Formula is as follows:
 $\text{Withdrawal Amount} \times \text{Interest Rate} / 2$