



# 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 investments 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%

APR = Annual Percentage Rate; APY = Annual Percentage Yield. Interest "yield" assumes that the investor elects to have all interest accrued and compounded, and not to receive payments of interest.

## BUILDING FUND CERTIFICATE

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

Available to churches, organizations, and institutions. Requires a minimum monthly investment of \$50.00. 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 available at [elfiphc.org](http://elfiphc.org). Past performance does not guarantee future results. Rates offered above are subject to change. These securities are unsecured debt securities subject to the terms, conditions and risks described in our Offering Circular, including risk of possible loss of the amount invested. Payment is dependent on our financial condition at the time payment is due. These securities are not bank deposits, are not insured by the FDIC, SIPC, or any other state or federal agency, and are not guaranteed by any denomination.

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

- » 6 & 12-month FRC's - 3 months interest on amount redeemed. Formula is as follows:  
Redemption Amount X Interest Rate / 4
- » 24, 36, 42, & 60-month FRC's - 6 months interest on amount redeemed. Formula is as follows:  
Redemption Amount X Interest Rate / 2