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Lutheran Church Extension Fund
› where investments build ministry

Investment Interest Rates – August 2019

Minimum	Term	Rate	APY
Dedicated Certificate (custodial account for minors: $25 minimum)			
$100	---	0.375%	0.376%
$1,000	---	0.500%	0.501%
$5,000	---	0.625%	0.626%
IRA Dedicated Certificate			
$100	---	0.625%	0.626%
$1,000	---	0.750%	0.752%
$5,000	---	0.875%	0.878%
$10,000	---	1.250%	1.256%
Y.I. StewardAccount® (portion of balance over $1,000 earns second-tier rate)			
$25-$1,000	---	3.500%	3.557%
Over $1,000	---	1.375%	1.384%
StewardAccount Certificate			
$100	---	0.625%	0.627%
$1,000	---	0.750%	0.753%
$5,000	---	0.875%	0.879%
$10,000	---	1.250%	1.257%
Family Emergency StewardAccount (balances under $10,000 require monthly electronic investments)			
$25	---	1.375%	1.384%
ConnectPlus Term Note--Fixed			
$500-$5,000	2 yrs.	3.000%	3.034%
Over $5,000	---	1.250%	1.256%
PartnerPlus Term Note--Fixed			
$500-$25,000	2 yrs.	2.375%	2.396%
$500-$25,000	4 yrs.	2.875%	2.906%
Over $25,000	2 & 4 yrs.	1.250%	1.256%

Minimum	Term	Rate	APY
Term Notes and IRA Term Notes-Fixed			
$500	6 mos.	1.125%	1.130%
$500	9 mos.	1.250%	1.256%
$500	1 yr.	2.000%	2.015%
$500	18 mos.	2.125%	2.142%
$500	2 yrs.	2.250%	2.269%
$500	3 yrs.	2.375%	2.396%
$500	4 yrs.	2.500%	2.524%
$500	5 yrs.	2.625%	2.651%
Term Notes and IRA Term Notes-Floating			
$100	30 mos.	2.250%	2.269%
$100	60 mos.	2.500%	2.524%
IRA Jumbo Note			
$100,000	5 yrs. fixed	3.000%	3.034%
$100,000	60 mos. floating	2.875%	2.906%
HSA Certificate			
$1	---	0.625%	0.627%
$2,500	---	1.125%	1.131%
$5,000	---	1.500%	1.510%
$15,000	---	2.125%	2.146%
Congregation Certificates-Demand			
$100	---	0.625%	0.626%
Congregation StewardAccount Certificates			
$100	---	1.000%	1.005%
$250,000	---	1.125%	1.131%
$500,000	---	1.250%	1.257%
$1,000,000	---	1.500%	1.510%

Minimum	Term	Rate	APY
Cemetery Care StewardAccount			
$1,000	---	0.625%	0.627%
$25,000	---	0.750%	0.753%
$50,000	---	0.875%	0.879%
$100,000	---	1.250%	1.257%
Congregation Term Notes-Fixed			
$500	6 mos.	1.125%	1.130%
$500	9 mos.	1.250%	1.256%
$500	1 year	2.000%	2.015%
$500	18 mos.	2.125%	2.142%
$500	2 yrs.	2.250%	2.269%
$500	3 yrs.	2.375%	2.396%
$500	4 yrs.	2.500%	2.524%
$500	5 yrs.	2.625%	2.651%
Congregation Term Notes-Floating			
$100	30 mos.	2.250%	2.269%
$100	60 mos.	2.500%	2.524%
Congregation Endowment Note-Fixed			
$1,000	5 yrs.	2.250%	2.269%
$10,000	5 yrs.	2.375%	2.396%
$100,000	5 yrs.	2.500%	2.524%
Congregation Endowment Note-Floating			
$1,000	60 mos.	2.250%	2.269%
$10,000	60 mos.	2.375%	2.396%
$100,000	60 mos.	2.500%	2.524%