

## **Investment Interest Rates – October 2019**

<u>Minimum</u>	<u>Term</u>	<u>Rate</u>	<u>APY</u>				
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	e over \$1,000 e		·				
\$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 Emergen							
(balances under S	\$10,000 require	monthly electro	onic investments)				
\$25		1.375%	1.384%				
ConnectPlus Term NoteFixed							
\$500-\$5,000	2 yrs.	3.000%	3.034%				
Over \$5,000		1.250%	1.256%				
PartnerPlus Term NoteFixed							
\$500-\$50,000	2 yrs.	2.500%	2.524%				
\$500-\$50,000	4 yrs.	2.875%	3.034%				
Over \$50,000	2 & 4 yrs.	2.250%	2.269%				

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         5 yrs. fixed         3.000%         3.034%           \$2,500          1.125%         1.131%           \$5,000          1.500%         1.510%           \$15,000          2.125%         2.146%							
\$500	<u>Minimum</u>	<u>Term</u>	<u>Rate</u>	<u>APY</u>			
\$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% \$100 30 mos. 2.250% 2.2699% \$100,000 60 mos. 2.500% 2.524% \$100,000 60 mos. floating 2.875% 2.906% \$15,000 1.125% 1.131% \$5,000 1.500% 1.510% \$15,000 2.125% 2.146% \$100 0.625% 0.626% \$100 1.000% 1.005% \$250,000 1.000% 1.005% \$250,000 1.125% 1.131%	Term Notes and IRA Term Notes-Fixed						
\$500	*	6 mos.	1.125%	1.130%			
\$500	\$500	9 mos.	1.250%	1.256%			
\$500	*	1 yr.					
\$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% \$100 1.000% 1.005% \$250,000 1.000% 1.005% \$250,000 1.25% 1.131%	*						
\$500	\$500	2 yrs.	2.250%	2.269%			
\$500	\$500	3 yrs.	2.375%	2.396%			
Term Notes and IRA Term Notes-Floating \$100	\$500	4 yrs.	2.500%	2.524%			
\$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% \$100 \$ 1.000% 1.005% \$250,000 1.25% 1.125% 1.131%	\$500	5 yrs.	2.625%	2.651%			
\$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 \$1 0.000% 1.005% \$250,000 1.125% 1.131%	Term Notes and IRA	A Term Notes-Floating					
RA Jumbo Note	\$100	30 mos.	2.250%	2.269%			
\$100,000	\$100	60 mos.	2.500%	2.524%			
\$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%							
## HSA Certificate  ## 1		,					
\$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%	\$100,000	60 mos. floating	2.875%	2.906%			
\$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%	HSA Certificate						
\$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%	\$1		0.625%	0.627%			
\$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%	\$2,500		1.125%	1.131%			
Congregation Certificates-Demand         \$100        0.625%       0.626%         Congregation StewardAccount Certificates         \$100        1.000%       1.005%         \$250,000        1.125%       1.131%	\$5,000		1.500%	1.510%			
\$100 0.625% 0.626%  Congregation StewardAccount Certificates  \$100 1.000% 1.005% \$250,000 1.125% 1.131%	\$15,000		2.125%	2.146%			
Congregation StewardAccount Certificates         \$100        1.000%       1.005%         \$250,000        1.125%       1.131%	Congregation Certi	ficates-Demand					
\$100 1.000% 1.005% \$250,000 1.125% 1.131%	\$100		0.625%	0.626%			
\$100 1.000% 1.005% \$250,000 1.125% 1.131%							
\$250,000 1.125% 1.131%	Congregation StewardAccount Certificates						
\$250,000 1.125% 1.131%							
	\$100		1.000%	1.005%			
\$500,000 1.250% 1.257%	\$250,000		1.125%	1.131%			
	\$500,000		1.250%	1.257%			
\$1,000,000 1.500% 1.510%	\$1,000,000		1.500%	1.510%			

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

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