Lutheran Church Extension Fund
> where investments build ministry

Northern Illinois District
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Investment Interest Rates - January 2020

Dedicated Certificate

(custodial account for minors: $25 minimum)

Minimum	Term	Rate	APY
$100	---	0.375%	0.376%
$1,000	---	0.500%	0.501%
$5,000	---	0.625%	0.626%

IRA Dedicated Certificate

Minimum	Term	Rate	APY
$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)

Minimum	Term	Rate	APY
$25 - $1,000	---	3.500%	3.557%
Over $1,000	---	1.375%	1.384%

StewardAccount Certificate

Minimum	Term	Rate	APY
$100	---	0.625%	0.627%
$1,000	---	0.750%	0.753%
$5,000	---	0.875%	0.879%
$10,000	---	1.250%	1.257%

Gold Tier StewardAccount Certificate

Minimum	Term	Rate	APY
$50,000	---	2.125%	2.146%
$100,000	---	2.250%	2.273%
$250,000	---	2.375%	2.401%
$500,000	---	2.500%	2.529%

Family Emergency StewardAccount

(balances under $10,000 require monthly electronic investments)

Minimum	Term	Rate	APY
$25	---	1.375%	1.384%

ConnectPlus Term Note - Fixed

Minimum	Term	Rate	APY
$500 - $50,000	2 yrs.	3.000%	3.034%
Over $50,000	---	2.250%	2.269%

PartnerPlus Term Note - Fixed

Minimum	Term	Rate	APY
$500 - $50,000	2 yrs.	2.500%	2.524%
$500 - $50,000	4 yrs.	3.000%	3.034%
Over $50,000	2 & 4 yrs.	2.250%	2.269%

Term Notes and IRA Term Notes - Fixed

Minimum	Term	Rate	APY
$500	6 mos.	1.125%	1.130%
$500	9 mos.	1.250%	1.256%
$500	1 yr.	1.875%	1.888%
$500	18 mos.	2.000%	2.015%
$500	2 yrs.	2.125%	2.142%
$500	3 yrs.	2.250%	2.269%
$500	4 yrs.	2.375%	2.396%
$500	5 yrs.	2.500%	2.524%

Term Notes and IRA Term Notes - Floating

Minimum	Term	Rate	APY
$100	30 mos.	2.250%	2.269%
$100	60 mos.	2.500%	2.524%

Term Notes and IRA Jumbo Notes - Fixed

Minimum	Term	Rate	APY
$100,000	5 yrs.	3.000%	3.034%

IRA Jumbo Notes - Floating

Minimum	Term	Rate	APY
$100,000	60 mos.	2.875%	2.906%

HSA Certificate

Minimum	Term	Rate	APY
$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

Minimum	Term	Rate	APY
$100	---	0.625%	0.626%

Congregation StewardAccount Certificates

Minimum	Term	Rate	APY
$100	---	1.000%	1.005%
$250,000	---	1.125%	1.131%
$500,000	---	1.250%	1.257%
$1,000,000	---	1.500%	1.510%

Cemetery Care StewardAccount

Minimum	Term	Rate	APY
$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

Minimum	Term	Rate	APY
$500	6 mos.	1.125%	1.130%
$500	9 mos.	1.250%	1.256%
$500	1 year	1.875%	1.888%
$500	18 mos.	2.000%	2.015%
$500	2 yrs.	2.125%	2.142%
$500	3 yrs.	2.250%	2.269%
$500	4 yrs.	2.375%	2.396%
$500	5 yrs.	2.500%	2.524%

Congregation Term Notes - Floating

Minimum	Term	Rate	APY
$100	30 mos.	2.250%	2.269%
$100	60 mos.	2.500%	2.524%

Congregation Endowment Note - Fixed

Minimum	Term	Rate	APY
$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

Minimum	Term	Rate	APY
$1,000	60 mos.	2.250%	2.269%
$10,000	60 mos.	2.375%	2.396%
$100,000	60 mos.	2.500%	2.524%