

Investment Interest Rates - January 2020

Minimum	Term	Rate	APY	Minimum	Term	Rate	APY	Minimum	Term	Rate	APY
Dedicated Certificate (custodial account for minors: \$25 minimum)				ConnectPlus Term Note - Fixed				Congregation Certificates - Demand			
\$100	---	0.375%	0.376%	\$500 - \$50,000	2 yrs.	3.000%	3.034%	\$100	---	0.625%	0.626%
\$1,000	---	0.500%	0.501%	Over \$50,000	---	2.250%	2.269%	Congregation StewardAccount Certificates			
\$5,000	---	0.625%	0.626%	PartnerPlus Term Note - Fixed				\$100	---	1.000%	1.005%
IRA Dedicated Certificate				\$500 - \$50,000	2 yrs.	2.500%	2.524%	\$250,000	---	1.125%	1.131%
\$100	---	0.625%	0.626%	\$500 - \$50,000	4 yrs.	3.000%	3.034%	\$500,000	---	1.250%	1.257%
\$1,000	---	0.750%	0.752%	Over \$50,000	2 & 4 yrs.	2.250%	2.269%	\$1,000,000	---	1.500%	1.510%
\$5,000	---	0.875%	0.878%	Term Notes and IRA Term Notes - Fixed				Cemetery Care StewardAccount			
\$10,000	---	1.250%	1.256%	\$500	6 mos.	1.125%	1.130%	\$1,000	---	0.625%	0.627%
Y.I. StewardAccount® (portion of balance over \$1,000 earns second-tier rate)				\$500	9 mos.	1.250%	1.256%	\$25,000	---	0.750%	0.753%
\$25 - \$1,000	---	3.500%	3.557%	\$500	1 yr.	1.875%	1.888%	\$50,000	---	0.875%	0.879%
Over \$1,000	---	1.375%	1.384%	\$500	18 mos.	2.000%	2.015%	\$100,000	---	1.250%	1.257%
StewardAccount Certificate				\$500	2 yrs.	2.125%	2.142%	Congregation Term Notes - Fixed			
\$100	---	0.625%	0.627%	\$500	3 yrs.	2.250%	2.269%	\$500	6 mos.	1.125%	1.130%
\$1,000	---	0.750%	0.753%	\$500	4 yrs.	2.375%	2.396%	\$500	9 mos.	1.250%	1.256%
\$5,000	---	0.875%	0.879%	\$500	5 yrs.	2.500%	2.524%	\$500	1 year	1.875%	1.888%
\$10,000	---	1.250%	1.257%	Term Notes and IRA Term Notes - Floating				\$500	18 mos.	2.000%	2.015%
Gold Tier StewardAccount Certificate				\$100	30 mos.	2.250%	2.269%	\$500	2 yrs.	2.125%	2.142%
\$50,000	---	2.125%	2.146%	\$100	60 mos.	2.500%	2.524%	\$500	3 yrs.	2.250%	2.269%
\$100,000	---	2.250%	2.273%	Term Notes and IRA Jumbo Notes - Fixed				\$500	4 yrs.	2.375%	2.396%
\$250,000	---	2.375%	2.401%	\$100,000	5 yrs.	3.000%	3.034%	\$500	5 yrs.	2.500%	2.524%
\$500,000	---	2.500%	2.529%	IRA Jumbo Notes - Floating				Congregation Term Notes - Floating			
Family Emergency StewardAccount (balances under \$10,000 require monthly electronic investments)				\$100,000	60 mos.	2.875%	2.906%	\$100	30 mos.	2.250%	2.269%
\$25	---	1.375%	1.384%	HSA Certificate				\$100	60 mos.	2.500%	2.524%
				\$1	---	0.625%	0.627%	Congregation Endowment Note - Fixed			
				\$2,500	---	1.125%	1.131%	\$1,000	5 yrs.	2.250%	2.269%
				\$5,000	---	1.500%	1.510%	\$10,000	5 yrs.	2.375%	2.396%
				\$15,000	---	2.125%	2.146%	\$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%

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