LCEF-Northern Illinois District
Vanda Toner, Vice President

## Investment Interest Rates-March 2017

| Minimum | Term | Rate | APY | Minimum | Term | Rate | APY | Minimum | Term | Rate | APY |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| PartnerPLUS Term Note-Fixed |  |  |  | Term Notes and IRA Term Notes-Fixed |  |  |  | Cemetery Care StewardAccount |  |  |  |
| \$500-\$25,000 | 2 yrs . | 2.000\% | 2.015\% |  |  |  |  | \$1,000 | --- | 0.375\% | 0.376\% |
| \$500-\$25,000 | 4 yrs . | 2.500\% | 2.524\% | \$500 | 6 mos . | 0.500\% | 0.501\% | \$25,000 | --- | 0.500\% | 0.501\% |
| Over \$25,000 | 2 \& 4 yrs. | 1.000\% | 1.005\% | \$500 | 9 mos. | 0.625\% | 0.626\% | \$50,000 | --- | 0.625\% | 0.627\% |
| Dedicated Certificate <br> (custodial account for minors: $\$ 25$ minimum) |  |  |  | \$500 | 1 year | 0.750\% | 0.752\% | \$100,000 | --- | 0.875\% | 0.879\% |
|  |  |  |  | \$500 | 18 mos . | 0.875\% | 0.878\% | Congregation Term Notes-Fixed |  |  |  |
| \$100 | --- | 0.125\% | 0.125\% | \$500 | 2 yrs . | 1.000\% | 1.004\% | \$500 | 6 mos . | 0.500\% | 0.501\% |
| \$1,000 | --- | 0.250\% | 0.250\% | \$500 | 3 yrs . | 1.125\% | 1.130\% | \$500 | 9 mos . | 0.625\% | 0.626\% |
| \$5,000 | --- | 0.375\% | 0.376\% | \$500 | 4 yrs . | 1.250\% | 1.256\% | \$500 | 1 year | 0.750\% | 0.752\% |
| IRA Dedicated Certificate |  |  |  | \$500 | 5 yrs . | 1.500\% | 1.508\% | \$500 | 18 mos. | 0.875\% | 0.878\% |
| \$100 | --- | 0.375\% | 0.376\% | Term Notes and IRA Term Notes-Floating |  |  |  | \$500 | 2 yrs . | 1.000\% | 1.004\% |
| \$1,000 | --- | 0.500\% | 0.501\% | \$100 | 30 mos . | 1.000\% | 1.004\% | \$500 | 3 yrs . | 1.125\% | 1.130\% |
| \$5,000 | --- | 0.625\% | 0.626\% | \$100 | 60 mos . | 1.250\% | 1.256\% | \$500 | 4 yrs . | 1.250\% | 1.256\% |
| \$10,000 | --- | 0.875\% | 0.878\% | IRA Jumbo Note |  |  |  | \$500 | 5 yrs . | 1.500\% | 1.508\% |
| Y.I. StewardAccount ${ }^{\text {® }}$ <br> (portion of balance over $\$ 1,000$ earns second-tier rate) |  |  |  | \$100,000 | 5 yrs. fixed | 1.875\% | 1.888\% | Congregation Term Notes-Floating |  |  |  |
|  |  |  |  | \$100,000 | 60 mos. floating | 1.625\% | 1.635\% | \$100 | 30 mos . | 1.000\% | 1.004\% |
| \$25-\$1,000 | --- | 3.500\% | 3.557\% | HSA Certificate |  |  |  | \$100 | 60 mos . | 1.250\% | 1.256\% |
| Over \$1,000 | --- | 1.000\% | 1.005\% | \$1 | --- | 0.625\% | 0.627\% | Congregation Endowment Note |  |  |  |
| StewardAccount Certificate |  |  |  | \$2,500 | --- | 1.125\% | 1.131\% | \$1,000 | 5 yrs . fixed | 1.225\% | 1.231\% |
| \$100 | --- | 0.375\% | 0.376\% | \$5,000 | --- | 1.500\% | 1.510\% | \$10,000 | 5 yrs . fixed | 1.350\% | 1.357\% |
| \$1,000 | --- | 0.500\% | 0.501\% | \$15,000 | --- | 2.125\% | 2.146\% | \$100,000 | 5 yrs . fixed | 1.475\% | 1.483\% |
| \$5,000 | --- | 0.625\% | 0.627\% | Congregation Certificates-Demand |  |  |  | Congregation Endowment Note |  |  |  |
| \$10,000 | --- | 0.875\% | 0.879\% | \$100 | --- | 0.375\% | 0.376\% | \$1,000 | 60 mos. floating | 1.225\% | 1.231\% |
| Family Emergency StewardAccount <br> (balances under $\$ 10,000$ require monthly electronic investments) |  |  |  | Congregation StewardAccount Certificates |  |  |  | \$10,000 | 60 mos. floating | 1.350\% | 1.357\% |
|  |  |  |  | \$100 | --- | 0.625\% | 0.627\% | \$100,000 | 60 mos. floating | 1.475\% | 1.483\% |
| \$25 | --- | 1.000\% | 1.005\% | \$250,000 | --- | 0.750\% | 0.753\% |  |  |  |  |
| ConnectPLUS Term Note-Fixed |  |  |  | \$500,000 | --- | 0.875\% | 0.879\% |  |  |  |  |
| \$500-\$5,000 | 2 yrs . | 3.000\% | 3.034\% | \$1,000,000 | --- | 1.000\% | 1.005\% |  |  |  |  |
| Over \$5,000 | --- | 1.000\% | 1.004\% |  |  |  |  |  |  |  |  |




 applicability of this information to your own situation. UMB Bank serves as a custodian of the LCEF IRA/HSA Programs.

