LUTHERAN CHURCH EXTENSION FUND

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Investment Interest Rates- January 2026

MINIMUM	TERM	RATE	APY
Dedicated Certificate (custodial account for minors: $25 minimum)			
$100	-	0.125%	0.125%
$1,000	-	0.125%	0.125%
$5,000	-	0.250%	0.250%
IRA Dedicated Certificate			
$100	-	1.750%	1.762%
HSA Certificates			
$1	-	1.500%	1.510%
$2,500	-	2.000%	2.018%
$5,000	-	2.500%	2.529%
$10,000	-	3.000%	3.042%
Congregation Certificates-Demand			
$100	-	0.375%	0.376%

MINIMUM	TERM	RATE	APY
Term Notes & IRA Term Notes-Fixed			
$500	6 mos.	3.500%	3.546%
$500	1 yr.	4.000%	4.060%
$500	18 Months	4.000%	4.060%
$500	2 yrs.	3.500%	3.546%
$500	3 yrs.	3.500%	3.546%
$500	4 yrs.	3.500%	3.546%
$500	5 yrs.	3.500%	3.546%
Term Notes & IRA Term Notes-Floating			
$100	30 mos.	3.500%	3.546%
$100	60 mos.	3.500%	3.546%
Term Notes & IRA Term Jumbo Notes-Fixed			
$100,000	5 yrs.	4.000%	4.060%
IRA Jumbo Notes-Floating			
$100,000	60 mos.	4.000%	4.060%
Church Worker Loan Pool & IRA Term Notes			
-	5 yrs.	0.500%	0.501%
-	8 yrs.	1.000%	1.004%
-	10 yrs.	1.250%	1.256%

MINIMUM	TERM	RATE	APY
Y. I. StewardAccount®			
$25	-	3.000%	3.042%
Church Worker StewardAccount			
$100	-	3.000%	3.042%
All Access Account			
$100	-	1.000%	1.005%
$10,000	-	1.500%	1.510%
$50,000	-	2.000%	2.018%
$100,000	-	2.500%	2.529%
$500,000		3.000%	3.042%

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