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Investment Interest Rates–November 2025

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	-	1.250%	1.257%
\$10,000	-	1.750%	1.764%
\$50,000	-	2.250%	2.273%
\$100,000	-	2.750%	2.785%
\$500,000	-	3.250%	3.299%

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