

## January Interest Rates

Minimum	Term	Rate	APY
<b>Dedicated Certificate</b> (custodial account for minors: \$25 minimum)			
\$100	---	0.125%	0.125%
\$1,000	---	0.250%	0.250%
\$5,000	---	0.375%	0.376%
<b>IRA Dedicated Certificate</b>			
\$100	---	0.375%	0.376%
\$1,000	---	0.500%	0.501%
\$5,000	---	0.625%	0.626%
\$10,000	---	0.875%	0.878%
<b>Y.I. StewardAccount®</b> (portion of balance over \$1,000 earns second-tier rate)			
\$25-\$1,000	---	3.500%	3.557%
Over \$1,000	---	1.000%	1.005%
<b>StewardAccount Certificate</b>			
\$100	---	0.375%	0.376%
\$1,000	---	0.500%	0.501%
\$5,000	---	0.625%	0.627%
\$10,000	---	0.875%	0.879%
<b>Family Emergency StewardAccount</b> (balances under \$10,000 require monthly electronic investments)			
\$25	---	1.000%	1.005%
<b>ConnectPlus Term Note--Fixed</b>			
\$500-\$5,000	2 yrs.	3.000%	3.034%
Over \$5,000	---	1.000%	1.004%
<b>PartnerPlus Term Note--Fixed</b>			
\$500-\$25,000	2 yrs.	2.000%	2.015%
\$500-\$25,000	4 yrs.	2.500%	2.524%
Over \$25,000	2 & 4 yrs.	1.000%	1.004%

Minimum	Term	Rate	APY
<b>Term Notes and IRA Term Notes-Fixed</b>			
\$500	6 mos.	0.625%	0.626%
\$500	9 mos.	0.750%	0.752%
\$500	1 yr.	1.500%	1.508%
\$500	18 mos.	1.625%	1.635%
\$500	2 yrs.	1.750%	1.762%
\$500	3 yrs.	1.875%	1.888%
\$500	4 yrs.	2.125%	2.142%
\$500	5 yrs.	2.500%	2.524%
<b>Term Notes and IRA Term Notes-Floating</b>			
\$100	30 mos.	1.450%	1.458%
\$100	60 mos.	1.875%	1.888%
<b>IRA Jumbo Note</b>			
\$100,000	5 yrs. fixed	2.875%	2.906%
\$100,000	60 mos. floating	2.250%	2.269%
<b>HSA Certificate</b>			
\$1	---	0.625%	0.627%
\$2,500	---	1.125%	1.131%
\$5,000	---	1.500%	1.510%
\$15,000	---	2.125%	2.146%
<b>Congregation Certificates-Demand</b>			
\$100	---	0.375%	0.376%
<b>Congregation StewardAccount Certificates</b>			
\$100	---	0.625%	0.627%
\$250,000	---	0.750%	0.753%
\$500,000	---	0.875%	0.879%
\$1,000,000	---	1.000%	1.005%

Minimum	Term	Rate	APY
<b>Cemetery Care StewardAccount</b>			
\$1,000	---	0.375%	0.376%
\$25,000	---	0.500%	0.501%
\$50,000	---	0.625%	0.627%
\$100,000	---	0.875%	0.879%
<b>Congregation Term Notes-Fixed</b>			
\$500	6 mos.	0.625%	0.626%
\$500	9 mos.	0.750%	0.752%
\$500	1 year	1.500%	1.508%
\$500	18 mos.	1.625%	1.635%
\$500	2 yrs.	1.750%	1.762%
\$500	3 yrs.	1.875%	1.888%
\$500	4 yrs.	2.125%	2.142%
\$500	5 yrs.	2.500%	2.524%
<b>Congregation Term Notes-Floating</b>			
\$100	30 mos.	1.450%	1.458%
\$100	60 mos.	1.875%	1.888%
<b>Congregation Endowment Note-Fixed</b>			
\$1,000	5 yrs.	1.535%	1.544%
\$10,000	5 yrs.	1.660%	1.670%
\$100,000	5 yrs.	1.785%	1.797%
<b>Congregation Endowment Note-Floating</b>			
\$1,000	60 mos.	1.535%	1.544%
\$10,000	60 mos.	1.660%	1.670%
\$100,000	60 mos.	1.785%	1.797%

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