



Variable Interest Rates

Effective 12/1/2023

DEMAND CERTIFICATES

Type	Rate	APY**
Regular Demand*	2.52%	2.55%
Special Demand* (65+ and churches)	2.76%	2.80%
Ministry Demand	Reduced interest rates	

TERM CERTIFICATES

Type	Rate	APY**
Six Month	3.01%	3.05%
One Year	3.49%	3.55%
Fifteen Month	4.89%	5.00%
Two Year	3.74%	3.80%
Three Year	3.98%	4.05%
Four Year	3.98%	4.30%
Five Year	4.22%	4.55%
Youth Saving Certificate	TBD%	TBD%
Ministry Certificate	Reduced interest rates	

IRA/HSA INVESTMENTS

(IRA/HSA DEMAND CERTIFICATE, TERM CERTIFICATES, AND NOTES)

Type	Rate	APY**
Regular Demand*	2.52%	2.55%
Six Month Certificate	3.01%	3.05%
One Year Certificate	3.49%	3.55%
Fifteen Month Certificate	4.89%	5.00%
Two Year Certificate	3.74%	3.80%
Three Year Certificate	3.98%	4.05%
Four Year Certificate	4.22%	4.30%
Five Year Certificate/IRA Note*	4.46%	4.55%
Ten Year IRA Note*	4.89%	5.00%

*Demands will earn the higher Special Demand rate for the month if the month-end balance is \$2,000.00 or more. Demands and Notes are not available to WI residents.

**Annual Percentage Yield as of 12/31/2023 Applies to interest accumulated monthly to the account.

See reverse side

FOR MORE INFORMATION, PLEASE CONTACT:

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Rates are subject to change as described in the Foundation's prospectus. If you need a copy of the prospectus, contact us at the above address.

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