



Variable Interest Rates

Effective 7/1/2024

DEMAND CERTIFICATES

Investment Balance	Rate	APY**
\$5.00 - \$10,000.00	2.96%	3.00%
\$10,000.01 - \$25,000.00	3.11%	3.15%
\$25,000.01 - \$50,000.00	3.25%	3.30%
\$50,000.01 - \$100,000.00	3.45%	3.50%
\$100,000.01 - \$500,000.00	3.69%	3.75%
\$500,000.01 +	3.98%	4.05%
Ministry Demand	Reduced Interest Rate	

TERM CERTIFICATES

Type	Rate	APY**
Six Month	3.49%	3.55%
One Year	3.97%	4.05%
Fifteen Month	5.12%	5.25%
Two Year	4.21%	4.30%
Three Year	4.45%	4.55%
Four Year	4.69%	4.80%
Five Year	4.93%	5.05%
Youth Savings Certificate	5.84%	6.00%
Ministry Certificate	Reduced Interest Rate	

IRA/HSA CERTIFICATES

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

Type	Rate	APY**
Demand Certificate*	See above rates and tiers	
Six Month Certificate	3.49%	3.55%
One Year Certificate	3.97%	4.05%
Fifteen Month Certificate	5.12%	5.25%
Two Year Certificate	4.21%	4.30%
Three Year Certificate	4.45%	4.55%
Four Year Certificate	4.69%	4.80%
Five Year Certificate / IRA Note	4.93%	5.05%
Ten Year IRA Note	5.12%	5.25%

* Demand Certificates and Notes are not available to WI residents.

**Annual Percentage Yield as of 7/1/2024. Applies to interest accumulated monthly to the account.

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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The Foundation's debt securities are not savings accounts or deposit accounts or other obligations of a bank and are not insured by the Federal Deposit Insurance Corporation, any state bank insurance fund, the Securities Investor Protection Corporation or any other governmental agency.