



Variable Interest Rates

Effective 1/1/2025

DEMAND CERTIFICATES

Investment Balance	Rate	APY**
\$5.00 - \$10,000.00	2.47%	2.50%
\$10,000.01 - \$25,000.00	2.62%	2.65%
\$25,000.01 - \$50,000.00	2.76%	2.80%
\$50,000.01 - \$100,000.00	2.96%	3.00%
\$100,000.01 - \$500,000.00	3.20%	3.25%
\$500,000.01 +	3.49%	3.55%
Ministry Demand	Reduced Interest Rate	

TERM CERTIFICATES

Type	Rate	APY**
Six Month	2.52%	2.55%
One Year	3.00%	3.05%
Fifteen Month	4.65%	4.75%
Two Year	3.25%	3.30%
Three Year	3.49%	3.55%
Four Year	3.74%	3.80%
Five Year	3.98%	4.05%
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	2.52%	2.55%
One Year Certificate	3.00%	3.05%
Fifteen Month Certificate	4.65%	4.75%
Two Year Certificate	3.25%	3.30%
Three Year Certificate	3.49%	3.55%
Four Year Certificate	3.74%	3.80%
Five Year Certificate / IRA Note	3.98%	4.05%
Ten Year IRA Note	4.13%	4.25%

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

**Annual Percentage Yield as of 1/1/2025. 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.