



BIC Foundation

Variable Interest Rates

Effective 1/1/2026

DEMAND CERTIFICATES

Investment Balance	Rate	APY**
\$5.00 - \$10,000.00	2.23%	2.25%
\$10,000.01 - \$25,000.00	2.37%	2.40%
\$25,000.01 - \$50,000.00	2.52%	2.55%
\$50,000.01 - \$100,000.00	2.72%	2.75%
\$100,000.01 - \$500,000.00	2.96%	3.00%
\$500,000.01 +	3.25%	3.30%
Ministry Demand	Reduced Interest Rate	

TERM CERTIFICATES

Type	Rate	APY**
Six Month	2.28%	2.30%
One Year	2.76%	2.80%
Fifteen Month	4.41%	4.50%
Two Year	3.01%	3.05%
Three Year	3.25%	3.30%
Four Year	3.49%	3.55%
Five Year	3.74%	3.80%
Youth Savings Certificate	5.84%	6.00%
Ministry Certificate	Reduced Interest Rate	

IRA/HSA INVESTMENTS

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

Type	Rate	APY**
Demand Certificate*	See above rates and tiers	
Six Month Certificate	2.28%	2.30%
One Year Certificate	2.76%	2.80%
Fifteen Month Certificate	4.41%	4.50%
Two Year Certificate	3.01%	3.05%
Three Year Certificate	3.25%	3.30%
Four Year Certificate	3.49%	3.55%
Five Year Certificate / IRA Note	3.74%	3.80%
Ten Year IRA Note	3.93%	4.00%

All interest rates are variable unless denoted otherwise

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

** Annual Percentage Yield as of 1/1/2026. Applies to interest accumulated monthly to the account.

*** Denotes [fixed interest rate / fixed -then-variable interest rates]

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.

This is neither an offer to sell nor a solicitation of an offer to buy the debt securities referred to above. An offer can be made only by the prospectus. No offer or sale of the Foundation's debt securities is made in any jurisdiction where the offer or sale is not in compliance with applicable law. Offers and sales may be made only by an authorized officer of the Foundation.

The Foundation's debt securities are unsecured obligations of the Foundation and may be offered or sold only to persons who are members, constituents, contributors to or participants in the Foundation, the Brethren in Christ U.S. and/or its organizations, or parents, spouses, children or grandchildren of such persons, or to Foundation IRAs and HSAs as directed by the account holder. Some jurisdictions may impose additional restrictions or limit which debt securities may be offered within the jurisdiction.

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.