

## **INVESTMENT RATES**

## Rates as of September 8, 2023

| NOTE TYPE  | RATE   | YIELD  |
|--|--------|--------|
| Demand Note Requires a minimum investment of \$50.00 | 0.875% | 0.877% |
| Demand+ Note Minimum \$100.00 monthly ACH deposit    | 1.000% | 1.002% |

| Term Investment Notes Requires a minimum investment of \$500.00 unless otherwise noted. |  |        |        |
|---|--|--------|--------|
| TERM LENGTH   | INVESTMENT AMOUNT                        | RATE   | YIELD  |
| 3-Months  | \$500 - \$24,999                         | 1.000% | 1.004% |
|   | \$25,000 - \$99,999                      | 1.500% | 1.508% |
|   | \$100,000 - \$999,999*                   | 2.000% | 2.010% |
| 6-Months  | \$500 - \$24,999                         | 2.125% | 2.136% |
|   | \$25,000 - \$99,999                      | 2.225% | 2.237% |
|   | \$100,000 - \$999,999*                   | 3.500% | 3.531% |
| 12-Months   | \$500 - \$24,999                         | 3.625% | 3.657% |
|   | \$25,000 - \$99,999                      | 3.750% | 3.785% |
|   | \$100,000 - \$999,999*                   | 4.250% | 4.295% |
| 18-Months   | \$5,000+                                 | 6.000% | 6.090% |
| 24-Months   | \$500 - \$24,999                         | 4.025% | 4.065% |
|   | \$25,000 - \$99,999                      | 4.150% | 4.193% |
|   | \$100,000 - \$999,999*                   | 4.500% | 4.551% |
| 36-Months<br>Creation Care  | \$500+                                   | 3.000% | 3.042% |
| 36-Months   | \$500 - \$24,999                         | 4.125% | 4.167% |
|   | \$25,000 - \$99,999                      | 4.275% | 4.320% |
|   | \$100,000 - \$999,999*                   | 4.525% | 4.576% |
| 60-Months   | \$500 - \$24,999                         | 3.750% | 3.785% |
|   | \$25,000 - \$99,999                      | 3.975% | 4.014% |
|   | \$100,000 - \$999,999*                   | 4.500% | 4.551% |
|   | LGBTQIA+ Giving<br>Bonus (\$2,500+)      | 4.625% | 4.678% |
|   | Racial Equity Giving<br>Bonus (\$2,500+) | 4.625% | 4.678% |
|   | Church Giving Bonus<br>(\$10,000+)       | 4.750% | 4.806% |
|   | Mission Giving Bonus<br>(\$25,000+)      | 4.975% | 5.036% |

## Participate in the Giving Bonus Program

Earn a bonus rate with the Giving Bonus! Invest the minimum for the Racial Equity, Church, or Mission Giving Bonus 60-month term investment, and designate a "give back" gift of at least 10% to any UCC ministry or organization, and enjoy the bonus on the balance of your investment for the entire term! Plus, your 10% gift is made in your name, so you enjoy any tax deduction for which you are eligible.

## Participate in the Creation Care Program

Invest in a 36-month term note at 3.000% interest that will support 36-month adjustable-rate loans at 5.000% interest.

Contact the Cornerstone Fund at info@cornerstonefund.org for additional information on these special term notes and the loans.

This is not an offer to sell you our securities and we are not soliciting you to buy our securities. The offering is made solely by the Offering Circular. The purchase of our securities is subject to risks, which are described in our Offering Circular. We will offer and sell our securities only in states where authorized. Not FDIC or SIPC insured. Not a bank deposit. Not guaranteed by the United Church of Christ. Past performance is no guarantee of future results.

<sup>\*</sup> Call 888-822-3863 for Rates on Investments over \$1,000,000.00