

Rates as of September 01, 2025

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

Term Investment Notes <i>Requires a minimum investment of \$500.00 unless otherwise noted.</i>			
TERM LENGTH	INVESTMENT AMOUNT	RATE	YIELD
3-Months	\$500 - \$24,999	1.000%	1.002%
	\$25,000 - \$99,999	1.500%	1.506%
	\$100,000 - \$999,999*	2.000%	2.010%
6-Months	\$500 - \$24,999	1.875%	1.884%
	\$25,000 - \$99,999	1.975%	1.985%
	\$100,000 - \$999,999*	2.500%	2.516%
12-Months	\$500 - \$24,999	3.400%	3.429%
	\$25,000 - \$99,999	3.550%	3.582%
	\$100,000 - \$999,999*	3.700%	3.734%
18-Month UCC Clergy Only	\$500+	3.850%	3.887%
21-Months	\$10,000+	3.750%	3.785%
24-Months	\$500 - \$24,999	3.250%	3.276%
	\$25,000 - \$99,999	3.400%	3.429%
	\$100,000 - \$999,999*	3.600%	3.632%
36-Months Care Inv	\$500+	3.000%	3.022%
36-Months	\$500 - \$24,999	2.875%	2.896%
	\$25,000 - \$99,999	3.000%	3.022%
	\$100,000 - \$999,999*	3.500%	3.531%
60-Months	\$500 - \$24,999	3.400%	3.429%
	\$25,000 - \$99,999	3.550%	3.582%
	\$100,000 - \$999,999*	3.700%	3.734%
	Giving Bonus (\$2,500+)	3.600%	3.632%
	Giving Bonus (\$10,000+)	3.700%	3.734%
	Giving Bonus (\$25,000+)	3.900%	3.938%

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

INVESTMENT RATES

Giving Bonus Programs

Make a gift and earn a higher interest rate on your investment. Starting with a minimum \$2500 investment, investors may designate a "Give Back" gift of at least 10% to any church or qualified non-profit, and then earn a bonus rate on the balance of the investment for the entire term. Plus, your 10% gift is made in your name, so you are able to enjoy any tax deduction for which you are eligible.

Care Programs

Creation Care and Disaster Care are programs which offer a reduced loan rate to UCC Congregations at 5.000% interest for eligible loans. These loans are supported with investments in the 36-month Care Investment term note at 3.000% interest.

Clergy Investment Program

UCC Clergy in good standing, as affirmed by the appropriate judicatory body, are eligible to invest in a special 18-month Clergy term note at 3.85% interest.

See the adjacent chart for Giving Bonus Rates, Care Program Rates, and UCC Clergy Rates. See our website CornerstoneFund.org for more information or email us at info@Cornerstonefund.org

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 securities are unsecured debt securities subject to terms, conditions, and risks, which are described in our Offering Circular, including risk of possible loss of the amount invested. Cornerstone Fund will offer and sell securities only in states where authorized. Payment is dependent on Cornerstone Fund's financial condition at the time payment is due. 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. View the Offering Circular at www.cornerstonefund.org/circular