



Church Extension Fund

Interest Rates

PROVEN. DEDICATED. FOCUSED.

July 2025

Rates subject to change after the last day of the month

INDIVIDUAL INVESTORS

 Fixed Rate Notes	Rate	APY*
--	------	------

\$500 minimum investment

3-5 Months	2.50%	2.52%
6-11 Months	2.75%	2.78%
12-23 Months	4.20%	4.27%
24-59 Months	3.00%	3.03%
60 Months	3.60%	3.65%

 Special Fixed Rate Notes	Rate	APY*
--	------	------

\$2,500 min. investment on 2+2; \$100,000 min. investment on 5-Year Jumbo

17-Month Fixed Rate 2 + 2	3.00%	3.03%
5-Year Jumbo	4.35%	4.42%

 Variable Rate Notes	Rate	APY*
---	------	------

\$500 minimum investment

1-Year	2.60%	2.63%
2½-Year	2.85%	2.88%
5-Year	3.20%	3.24%

 Extension Plus	Rate	APY*
--	------	------

\$100 minimum investment

<\$10,000	1.40%	1.41%
<\$25,000	1.55%	1.56%
<\$150,000	2.00%	2.02%
≥\$150,000 & Ministry Workers	2.25%	2.27%

 Demand Savings Certificates	Rate	APY*
---	------	------

\$5 minimum investment

<\$100	0.40%	0.40%
<\$1,000	0.50%	0.50%
<\$10,000	0.60%	0.60%
≥\$10,000	0.80%	0.80%

CONGREGATIONAL & ORGANIZATIONAL INVESTORS

 Fixed Rate Notes	Rate	APY*
--	------	------

\$500 minimum investment

1-Year	3.00%	3.03%
2-Year	4.20%	4.27%
5-Year	3.60%	3.65%

 Special Fixed Rate Notes	Rate	APY*
--	------	------

\$2,500 min. investment on 2+2; \$100,000 min. investment on 5-Year Jumbo

17-Month Fixed Rate 2 + 2	3.00%	3.03%
5-Year Jumbo	4.35%	4.42%

 Variable Rate Notes	Rate	APY*
---	------	------

\$500 minimum investment

1-Year	2.65%	2.68%
2-Year	2.90%	2.93%
5-Year	3.25%	3.29%

 Extension Plus	Rate	APY*
--	------	------

\$100 minimum investment

<\$10,000	1.40%	1.41%
<\$25,000	1.55%	1.56%
<\$150,000	2.00%	2.02%
≥\$150,000	2.25%	2.27%

 Demand Savings Certificates	Rate	APY*
---	------	------

\$500 minimum investment

<\$500	0.45%	0.45%
<\$1,000	0.55%	0.55%
<\$10,000	0.65%	0.65%
≥\$10,000	0.85%	0.85%

All rates, regardless of term, are stated as an Annual Percentage Rate.

*APY=Effective Annual Percentage Yield

3773 Geddes Road • Ann Arbor, Michigan 48105-3098

Office: 800-242-3944 • Rate Line: 800-232-7313 • Visit us Online: www.mi-cef.org

For new and renewed investments. The information provided here is not an offer to sell or a solicitation of an offer to buy CEF securities. The offering of CEF securities is made solely by our Offering Circular. CEF will offer and sell our securities only in states where authorized. The securities are subject to certain risk factors as described in our Offering Circular. CEF investments are not insured by the FDIC, SIPC, or any other governmental agency.