



Church Extension Fund

Interest Rates

PROVEN. DEDICATED. FOCUSED.

January 2026

Rates subject to change after the last day of the month

INDIVIDUAL INVESTORS

	Fixed Rate Notes	Rate	APY*
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\$500 minimum investment

3-5 Months	2.50%	2.52%
6-11 Months	2.75%	2.78%
12-23 Months	4.00%	4.06%
24-59 Months	3.00%	3.03%
60 Months	3.70%	3.75%

	Special Fixed Rate Notes	Rate	APY*
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\$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	4.15%	4.22%

	Variable Rate Notes	Rate	APY*
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\$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*
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\$100 minimum investment

<\$10,000	1.50%	1.51%
<\$25,000	1.65%	1.66%
<\$150,000	2.00%	2.02%
≥\$150,000 & Ministry Workers	2.35%	2.38%

	Demand Savings Certificates	Rate	APY*
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\$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*
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\$500 minimum investment

1-Year	3.00%	3.03%
2-Year	4.05%	4.11%
5-Year	3.70%	3.75%

	Special Fixed Rate Notes	Rate	APY*
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\$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	4.15%	4.22%

	Variable Rate Notes	Rate	APY*
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\$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*
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\$100 minimum investment

<\$10,000	1.50%	1.51%
<\$25,000	1.65%	1.66%
<\$150,000	2.00%	2.02%
≥\$150,000	2.35%	2.38%

	Demand Savings Certificates	Rate	APY*
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\$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

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