



INVESTMENT RATES

Effective: January 1, 2019

Who May Invest: Individuals, Churches / Non-profits, Businesses, IRAs	ANNUAL YIELD	SIMPLE INTEREST COMPOUNDED DAILY	INVESTMENT AMOUNT
READY ACCESS	2.50%	2.47%	\$2,000 – \$249,999
	2.60%	2.57%	\$250,000 – \$999,999
	2.70%	2.66%	\$1,000,000 and up
3-YEAR CERTIFICATE*	3.30%	3.25%	\$10,000 – \$249,999
	3.40%	3.34%	\$250,000 – \$999,999
5-YEAR CERTIFICATE*	3.60%	3.54%	\$10,000 – \$249,999
	3.70%	3.63%	\$250,000 – \$999,999
7-YEAR CERTIFICATE*	3.90%	3.83%	\$10,000 – \$249,999
	4.00%	3.92%	\$250,000 – \$999,999
FLEXIBLE CERTIFICATE*	Negotiable %	—	\$1,000,000 and up

Ready Access IRA's require a minimum initial investment of \$10,000.

**Early redemption penalty will apply.*

Please note that this is neither an offer to sell nor a solicitation of an offer to buy Christian Financial Resources securities. Such an offer is made by an Offering Circular and only in those states where Christian Financial Resources securities may lawfully be offered or sold. Christian Financial Resources securities are subject to certain risk factors as described in the Offering Circular and are not F.D.I.C. or S.I.P.C. insured nor are they bank deposits.