

Interest Rates and Account Terms
 Effective January 1, 2022

Demand Account

- Minimum \$1,000.00 Investment.
- Principal and interest payable on demand.
- Interest compounded daily on principal balance.
- Tiered Rate Structure: Increasing rates apply to the full balance of accounts within the tier.

	Balance	Interest Rate
Tier 1	\$1,000 - \$49,999	1.00%
Tier 2	\$50,000+	1.25%

Ministerial Demand Account offered to ordained ministerial staff of SCBI churches. Same as Demand Account, but with minimum investment of \$250.00 and 1.25% interest rate.

Time Account

- Minimum \$5,000.00 Investment.
- Principal payable at maturity.
- Early withdrawal penalties apply.
- Interest compounded quarterly on principal balance as of first day of prior quarter.
- Automatic renewal into a time account of like maturity, and at current rates for such maturity.

1 Year Certificate	1.50%
2 Year Certificate	1.80%
3 Year Certificate	1.90%
5 Year Certificate	2.10%

Bonus Additional Interest

All time accounts with a principal balance:

- Over \$100,000 receive a bonus of additional annual interest rate of 0.10% on excess principal.
- Over \$500,000 receive a bonus of additional annual interest rate of 0.15% on excess principal.

Total bonus equals an additional 0.25% on the excess principal amount.

Penalties on Time Accounts

- For a term investment that is 12 months or less, the penalty is three (3) months of interest.
- For a term investment that is longer than 12 months, the penalty is six (6) months of interest.

The penalties shall be limited to accrued interest and shall not invade principal. A partial redemption is not permitted. Any withdrawal from a time account will close the account. In order to redeem a Time Account before it matures, clients must send a written request.

Part or all of the ***accumulated interest*** on a Time Account may be redeemed at any time prior to the maturity date, as long as the account has been open for twelve (12) months. Only the portion of the accumulated interest accrued on such account after such 12 months can be withdrawn without a penalty.

This is not an offer to sell our securities to you, and we are not soliciting you to buy our securities. We will offer and sell our securities only in states where authorized. The offering is made solely by our offering circular, which you should read carefully before making an investment decision. Our securities are not insured by the FDIC, SIPC, or any other governmental agency.