



FREE METHODIST INVESTMENT & LOAN FUND RATE SHEET AS OF AUGUST 24, 2026

Investment Option	Minimum Investment	APY*	APR*
Flexible Certificate ⁺	none	2.50	2.47
1 Year Term Certificate	\$ 5,000	3.80	3.73
18 Month Term Certificate	\$ 5,000	4.30	4.21
2 Year Term Certificate	\$ 5,000	4.00	3.92
5 Year Term Certificate	\$ 5,000	4.20	4.11
Building Fund Certificate [^]	\$10,000	3.50	3.44

⁺ Variable rate adjusted from time to time

* APY = Annual Percentage Yield; APR = Annual Percentage Rate

[^] Building Fund Certificates are available for institutions only

FMLF offers certificates in the following states:

Alabama	Iowa	Nevada	Vermont
Alaska	Kentucky	New Jersey	Virginia
Arizona	Louisiana*	New Mexico	Washington ⁺
Colorado	Maine	New York	West Virginia
Connecticut	Maryland	North Carolina	Wisconsin
Delaware	Massachusetts	North Dakota	Wyoming
Florida	Michigan	Oregon	
Georgia	Minnesota	Rhode Island	
Hawaii	Mississippi	South Carolina*	
Idaho	Missouri	South Dakota	
Illinois	Montana	Tennessee	* Existing Investors Only
Indiana	Nebraska	Texas	* Term Certificates Only

Rates are adjusted from time to time. For current rates or more information, contact us at:

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