fmfinancial

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
2 Year Term Certificate	$ 5,000	4.00	3.92
5 Year Term Certificate	$ 5,000	4.20	4.12
18 Month Term Certificate	**$ 5,000**	**4.30**	**4.21**
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	Nebraska	South Dakota
Alaska	Kansas	Nevada	Tennessee
Arizona	Kentucky	New Jersey	Texas
Colorado	Louisiana*	New Mexico	Vermont
Connecticut	Maine	New York	Virginia
Delaware	Maryland	North Carolina	Washington+
Florida	Massachusetts	North Dakota	West Virginia
Georgia	Michigan	Ohio+	Wisconsin
Hawaii	Minnesota	Oklahoma	Wyoming
Idaho	Mississippi	Oregon	
Illinois	Missouri	Rhode Island	
Indiana	Montana	South Carolina*	

+ Existing Investors Only
** Term Certificates Only*

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

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This is not an offer to sell you our securities and we are not soliciting you to buy our securities. The offer is made solely by the Offering Circular. We will offer and sell our securities only in states where authorized. The certificates are neither bank deposits nor bank obligations and are not insured by FDIC, SIPC or any other state or federally regulated financial institution. Not a bank instrument. No FMCUSA guarantee. The purchase of our securities is subject to risks, which are described in our Offering Circular.