



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

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

8050 Spring Arbor Rd. | PO Box 580 | Spring Arbor, MI 49283

517-750-2727 | fmlf@fmfinancial.org | fmlf.org

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.