



# 5.1% APY

## 1-Year Certificate\*

\$20,000 Minimum

Invest in more than a rate of return when you invest with Christian Financial Resources. Invest in Christian churches and ministries that help transform lives.

### READY ACCESS

- No fees or penalties
- Easily transfer funds online
- Funds available on demand

### TIME CERTIFICATES

- Add to certificate without changing rate or maturity date
- Fixed rate of return
- Negotiable rates over \$1 million

### INDIVIDUAL RETIREMENT ACCOUNTS

- Traditional and Roth IRAs
- Accept transfer from IRA, 401K, 403b and other qualified plans
- Ready Access or Time Certificate options



## INVESTMENT RATES

	ANNUAL YIELD	SIMPLE INTEREST COMPOUNDED DAILY	INVESTMENT AMOUNT
<b>READY ACCESS</b>	3.00%	2.96%	\$2,000 – \$999,999
	3.10%	3.05%	\$1,000,000 and up
<b>3-YEAR CERTIFICATE</b>	4.00%	3.92%	\$20,000 – \$249,999
	4.10%	4.02%	\$250,000 – \$999,999
<b>5-YEAR CERTIFICATE</b>	4.00%	3.92%	\$20,000 – \$249,999
	4.10%	4.02%	\$250,000 – \$999,999
<b>10-YEAR CERTIFICATE</b>	4.00%	3.92%	\$20,000 – \$249,999
	4.10%	4.02%	\$250,000 – \$999,999
<b>Giving Fund</b> <small>(Donor Advised Fund)</small>	5.00%	4.88%	\$10,000 and up

Flexible Certificate available for investments exceeding \$1 million.

*Ready Access IRAs and IRA Certificates require a minimum initial investment of \$20,000.*



800.881.3863 • [cfrministry.org](http://cfrministry.org)

\*At maturity certificate will renew as a 3-Year Certificate at prevailing rates. 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. Early redemptions on Time Certificates are subject to an interest penalty. (1/24)