CHURCH LOAN FUND

Investment Rates

Effective November 1, 2026

TYPE	MINIMUM INVESTMENT	INTEREST RATE	ANNUAL PERCENTAGE YIELD
KINGDOM IMPACT ACCOUNT (DEMAND ACCOUNT)*	$250	3.50%	3.55%
ONE-YEAR CERTIFICATE	$5,000**	4.00%	4.06%
18-MONTH CERTIFICATE	$5,000**	4.50%	4.58%
THREE-YEAR CERTIFICATE	$5,000**	4.25%	4.32%
FIVE-YEAR CERTIFICATE	$5,000**	4.50%	4.58%
INSTITUTIONAL INVESTMENT***	$100,000	NEGOTIATED	
LOAN SUPPORT CERTIFICATE (THREE OR FIVE-YEARS)	$1,000	SET BY INVESTOR ****	

*Interest rates vary from time to time on the Kingdom Impact Accounts.

**The minimum investment amount is $5,000 for any term certificate. Investors may purchase a one-year, 18-month, three-year or five-year term certificate with a minimum purchase of $5,000 at a fixed interest rate of 4.00%, 4.50%, 4.25% and 4.50%,respectively. The interest rates we pay on term certificates are fixed for their term but the rates offered on new term certificates vary from time to time. Once the rate is set for a term certificate, the interest rate will not be changed during the term of the investment. IRAs and Coverdell Education Savings accounts are also available at the rates and terms outlined for one-year, three-year, and five-year certificates.

***Institutional Investments are only available to foundations, public charities, churches, district offices and UPCI-affiliated entities that have an interest in supporting the mission of the Fund, or otherwise share common tenets of faith that enable such entities to work with and support the respective charitable mission of the institutional investor and the Fund. Available in an one-year, three-year, or five-year term.

****Interest rates on Loan Support Certificates are set by individual investors within a specified range offered by the Fund and may have lower interest rates.

NOTE: Loan certificates are unsecured obligations of the United Pentecostal Church Development Fund, Inc. d/b/a United Pentecostal Church Loan Fund. The purchase of a loan certificate is subject to risks, which are described in the Offering Circular. This is not an offer to sell nor a solicitation of an offer to buy our investment loan certificates. The offer is made solely by the Offering Circular. We will only offer the Certificates in states where authorized. Only available in the United States, and not every certificate type is available in every state. Certificates are not FDIC or SIPC insured and are not a bank deposit.