



Investment Rates

AGREEMENTS

	Individual	Church	Individual Retirement Account (Traditional and Roth)	Missionary Retiral Agreement (MRA)/Shell Point Retirement
Amount	APR	APR	APR	APR
0 - 10K	1.85%	1.95%	2.10%	2.10%
10K - 50K	2.67%	2.77%	2.92%	2.92%
50K – 100K	2.87%	2.97%	3.12%	3.12%
100K – 500K	3.08%	3.18%	3.33%	3.33%
500K – 1M	3.49%	3.59%	3.74%	3.74%
1M+	3.69%	3.79%	3.94%	3.94%

INVESTMENT CERTIFICATES

	1-Year Fixed	2-Year Fixed	3-Year Fixed	4-Year Fixed	5-Year Fixed
Amount	APR	APR	APR	APR	APR
0 - 10K	1.95%	2.00%	2.05%	2.10%	2.15%
10K - 50K	2.77%	2.82%	2.87%	2.92%	2.97%
50K – 100K	2.97%	3.02%	3.07%	3.12%	3.17%
100K – 500K	3.18%	3.23%	3.28%	3.33%	3.38%
500K – 1M	3.59%	3.64%	3.69%	3.74%	3.79%
1M+	3.79%	3.84%	3.89%	3.94%	3.99%

403(b) C&MA Retirement Plan 3.75%

Rates effective November 24, 2025, and are subject to change without notification.

For rates and additional information, visit www.orchardalliance.org/rates.

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