

# RATE CHART



Church Extension Plan  
VISION™

Rates effective January 1, 2012 | (800) 821-1112 | www.cepnet.com

Fixed		APY	APR		APY	APR
Term	6 Months	2.53%	2.5%	IRA	—	—
	12 Months	2.78%	2.75%		2.78%	2.75%
	18 Months	3.04%	3.0%		3.04%	3.0%
	2 Years	3.30%	3.25%		3.30%	3.25%
	3 Years	3.56%	3.5%		3.56%	3.5%
	5 Years	4.33%	4.25%		4.33%	4.25%
Variable		APY	APR			
30-Day Access		2.27%	2.25%			

	Term	IRA	30-Day Access
Conditions	<ul style="list-style-type: none"> <li>- Rate fixed for term</li> <li>- Written request required for early withdrawal</li> <li>- Request processed in 45 days</li> </ul>	<ul style="list-style-type: none"> <li>- Rate fixed for term</li> <li>- Withdrawals require Distribution Form or Payment Election Form</li> <li>- \$10 annual custodial fee, first year's fee due when new account is opened</li> </ul>	<ul style="list-style-type: none"> <li>- Written request required for withdrawal</li> <li>- Request processed in 30 days</li> </ul>
Penalty	<ul style="list-style-type: none"> <li>- From the date of the withdrawal request, the previous 6 month's interest on the note balance will be assessed</li> </ul>	<ul style="list-style-type: none"> <li>- IRS penalties vary according to type of IRA</li> <li>- Penalty for transfer prior to maturity is previous 6 month's interest on note balance</li> </ul>	<ul style="list-style-type: none"> <li>- 10% penalty on withdrawal amount if paid in less than 30 days</li> </ul>
Minimum Investment	\$250	\$250	\$250

Rates subject to change

APY = Interest added back to note monthly APR = Interest paid out monthly

\*Investments consist of promissory notes and are not saving accounts. They are not insured by the FDIC. This is not an offer to sell our securities to you and we are not soliciting you to buy our securities. We will offer and sell our securities only in states where authorized. The offering is made solely by our OFFERING CIRCULAR. CEP is a nationwide financial ministry serving the churches and individuals of the Assemblies of God since 1950. It is independently owned and operated by 55 member districts of the Fellowship. Potential investors are urged to carefully read the RISK FACTORS as described in our Offering Circular. © 2011 Church Extension Plan