



~ November 2009 Interest Rates ~

Loan Certificates					
Term	%	Investment Minimum	Interest Accrued	Interest Paid	Penalty for early withdrawal
6 Month	1.00%	\$500	Daily	Quarterly	Up to 3 months interest earned
12 Month	1.15%	\$500	Daily	Quarterly	Up to 6 months interest earned
18 Month	1.25%	\$500	Daily	Quarterly	Up to 6 months interest earned
24 Month **	1.60%	\$500	Daily	Quarterly	Up to 6 months interest earned
36 Month **	2.25%	\$500	Daily	Quarterly	Up to 6 months interest earned
60 Month	3.20%	\$500	Daily	Quarterly	Up to 6 months interest earned

Retirement/IRA Certificates					
Term	%	Investment Minimum	Interest Accrued	Interest Paid	Penalty for early withdrawal
60 Mo IRA	3.20%	\$5,000-49,999	Daily	Quarterly	6 months interest unless RMD*
60 Mo IRA	3.25%	\$50,000-99,999	Daily	Quarterly	6 months interest unless RMD*
60 Mo IRA	3.30%	\$100,000-249,999	Daily	Quarterly	6 months interest unless RMD*
60 Mo IRA	3.35%	\$250,000 +	Daily	Quarterly	6 months interest unless RMD*

* RMD = Required Minimum Distribution see Offering Circular for more details.

** The interest rate on renewing 30 and 42 month loan certificates will be the rate for 24 and 36 month loan certificates, respectively. As of October 1, 2002, WELS CEF no longer issues 30 or 42 month loan certificates.

Savings Certificates					
Amount/ Term	%	Investment Minimum	Interest Accrued	Interest Paid	Penalty for early withdrawal
Statement	0.50%	\$100-\$2,499	Daily	Monthly	No penalty
Statement	0.75%	\$2,500+	Daily	Monthly	No penalty
1 Year	1.00%	\$100*	Daily	Annually	No penalty

* Investment minimum waived for WELS CEF Kids Stamp Program participants

Note: As of October 1, 2004, the 5 year Savings Certificate is no longer offered by WELS CEF.

NEW stamp program participants are issued a 1-Year Savings Certificate.

The purchase of WELS CEF securities is subject to risks, which are described in our Offering Circular. This is not an offer to sell you our securities, nor the solicitation to buy our securities. We will offer and sell our securities only in states where authorized.

The offering is made solely by the Offering Circular.

*Not FDIC or SIPC insured *Not a bank deposit *No Synod Guarantee

To receive an Offering Circular or for more information about WELS CEF contact us

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