

RATES FOR TERM NOTES,  
 DENOMINATIONAL ACCOUNTS, AND LOANS  
 Effective Date: November 1, 2009

**Minimum investment for all accounts is \$500.00**

Fixed Rate Term Notes/DARs	Rates	Annual Percentage Yield
6 Months*	1.34%	1.35%
12 Months	1.78%	1.80%
24 Months	2.03%	2.05%
36 Months	2.47%	2.50%
48 Months	2.81%	2.85%
60 Months	3.05%	3.10%

Interest rates for a fixed rate account hold for the full term selected.

Adjustable Rate Term Notes/DARs	Rates	Annual Percentage Yield
6 Months*	1.19%	1.20%
12 Months	1.54%	1.55%
24 Months	1.83%	1.85%
36 Months	2.08%	2.10%
48 Months	2.42%	2.45%
60 Months	2.57%	2.60%

Adjustable Rate Ready Access Term Notes/DARs**	Rates	Annual Percentage Yield
	1.19%	1.20%

Mission Market Fund Notes/DARs**	Rates	Annual Percentage Yield
\$500 to \$49,999	1.19%	1.20%
\$50,000 to \$99,999	1.44%	1.45%
\$100,000 and over	1.74%	1.76%

Interest rates for Adjustable Rate Term Notes, Adjustable Rate Ready Access notes  
 and Mission Market Fund may change on the first day of each month.

\*\* Adjustable Rate Ready Access Notes and Mission Market Fund are not available in South Carolina.

Generally, Notes are offered to individuals, entities controlled or owned by individuals, and congregations.  
 Denominational Accounts (DARs) are offered to presbyteries, synods and entities of the General Assembly.

**IRA accounts can be used to purchase Notes. Call us for details.**

This is not an offer to sell nor a solicitation to buy Notes. The offer is made solely through and by the Offering Circular, which you should read carefully before making an investment decision. The Notes are subject to certain risk factors as described in the Offering Circular. Notes are offered only in states where authorized. The Presbyterian Church (U.S.A.) Investment and Loan Program, Inc. is a religious, nonprofit organization; therefore, our Notes are not insured by the FDIC, SIPC or any other governmental agency.