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403(b) Investment Certificate Interest Rate  
April 15, 2024

<i>Simple Interest Rate</i>	<i>Annual Yield</i>
3.00%	3.04%

The 403(b) Certificate is available only to FCMM on behalf of its 403(b)(9) plan.

AN INVESTMENT IN THE INVESTMENT CERTIFICATES INVOLVES CERTAIN RISKS MORE FULLY DESCRIBED IN THE OFFERING CIRCULAR, INCLUDING THE RIGHT OF CIF TO REDEEM THE INVESTMENT CERTIFICATES PRIOR TO THEIR FINAL MATURITY.

This shall not constitute an offer to sell or the solicitation of an offer to buy, nor shall there be any sale of Investment Certificates in any state in which such offer, solicitation or sale is not authorized. The offering is made solely by CIF's current OFFERING CIRCULAR and all Supplements thereto. The Investment Certificates are unsecured debt instruments subject to terms, conditions and risks described in our Offering Circular, including the risk of possible loss of the amount invested. Payment is dependent on CIF's financial condition at the time payment is due. The Investment Certificates are not FDIC insured, not SIPC insured, not a bank deposit and not guaranteed by the EFCA. CIF reserves the right to discontinue offering these Investment Certificates at any time.