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# UMF DEVELOPMENT FUND & LOAN PROGRAM RATES

<b>Development Fund &amp; Loan Program History of Rates</b>			
		<b>Development Fund</b>	<b>Loan Fund</b>
<b>Year</b>	<b>Period</b>	<b>Participation Rate</b>	<b>Variable Interest Rate</b>
2017	All Quarters	1.50%	3.50%
2016	All Quarters	1.50%	3.50%
2015	All Quarters	1.50%	3.50%
2014	All Quarters	1.50%	3.50%
2013	All Quarters	1.50%	3.50%
2012	All Quarters	2.00%	4.00%
2011	All Quarters	2.00%	4.00%
2010	All Quarters	2.00%	4.00%
2009	All Quarters	2.25%	4.25%
2008	4th Quarter	2.50%	4.50%
	3rd Quarter	2.50%	4.50%
	2nd Quarter	3.00%	5.00%
	1st Quarter	4.25%	6.25%
2007	4th Quarter	4.75%	6.75%
	3rd Quarter	5.00%	7.00%
	2nd Quarter	5.00%	7.00%
	1st Quarter	5.00%	7.00%
2006	All Quarters	5.00%	7.00%

NOTE: The Foundation does not include a fixed-rate option and there is no minimum interest rate that must be paid by the Foundation.

This constitutes neither an offer to sell nor a solicitation to buy the securities described. Offers are made only by the Offering Circular, copies of which can be obtained by writing: United Methodist Foundation of Western North Carolina, Inc., 13816 Professional Center Drive, Suite 100, Huntersville, NC 28078, by email to [foundation@umfwnc.org](mailto:foundation@umfwnc.org), by visiting our website at [www.umfwnc.org](http://www.umfwnc.org), or by telephone at 888.450.1956.

The United Methodist Foundation of Western North Carolina, Inc is a ministry of the church for the church whose mission is to build the church for generations to come.