

SOCIAL INVESTMENT NOTES

INTEREST RATE SHEET

Current as of August 20, 2026

This Interest Rate Sheet sets forth the interest rates currently offered on Demand Notes and Term Notes (collectively, the “Notes”) pursuant to the Prospectus dated August 20, 2026 (the “Prospectus”) of Cooperative Fund of the Northeast, Inc. (“CFNE”), as well as certain limitations on the purchase of Demand Notes offered pursuant to the Prospectus. CFNE may amend this Interest Rate Sheet at any time in its discretion.

Interest Rates

Term of Note	Interest Rate Per Annum
Demand Note	1.25%
Term Note 1 year or longer (but less than 3 years)	1.50%
Term Note 3 years or longer (but less than 5 years)	2.00%
Term Note 5 years or longer (but less than 7 years)	2.75%
Term Note 7 years or longer (but less than 10 years)	3.00%
Term Note 10 years or longer	3.50%

The interest rate for all Term Notes is fixed at the time of issuance until redemption or maturity. The interest rate for Demand Notes is variable and may be adjusted by CFNE upon 30 days’ notice. The Demand Note interest rate reflected above reflects the initial interest rate for Demand Notes as of the date of this Interest Rate Sheet.

When submitting a Subscription Agreement to purchase a Note, a purchaser of a Demand Note may elect to receive 0% interest on the Demand Note in lieu of the variable rate offered by CFNE, and a purchaser of a Term Note may elect to receive 0% interest or another interest rate lower than the interest rate offered by CFNE at the time of purchase.

Limitation on Purchases of Demand Notes

An investor may not purchase Demand Notes in amounts that would result in that investor holding Demand Notes with an aggregate principal amount in excess of \$100,000.

General Information

Notes are offered and sold only in certain states and only by the Prospectus, which contains essential information about CFNE, the Notes, and the risks involved in investing in the Notes. Investors are advised to read carefully the Prospectus prior to making any decision to invest in the Notes. For questions or additional information, please call us at (800) 818-7833.