

Exhibit 3-6

Passbook Savings Rate

For families with assets that exceed established limits, staff must compute the income a family receives from those assets. As part of that calculation, staff must know the current passbook savings rate. In accordance with Public and Indian Housing Notice 2012-29, each public housing agency must review this rate on an annual basis. This Exhibit establishes AHFC's methodology and rate.

1. Rate Calculation Method

Each year, AHFC will print the current Federal Deposit Insurance Corporation (FDIC) Weekly National Rates and Rate Caps¹ report.

- Under the "Savings" row, AHFC will use the National Deposit Rate.
- AHFC will then check that the final rate does not exceed the Rate Cap by more than 75 basis points (National Rate plus/minus 0.75 percent).

2. Current Passbook Rate

Based on the [Monthly National Rates and Rate Caps](#) report dated December 15, 2025, AHFC's passbook savings rate is 0.39 percent.

Numbered Memo

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¹ Located at <https://www.fdic.gov/resources/bankers/national-rates/>.

