

L C E F NEWS

FEBRUARY 2012

LUTHERAN CHURCH EXTENSION FUND

New England District

400 Wilbraham Road
Springfield, MA 01109
413-783-0131
www.ned-lcms.org

Ingo R. Dutzmann
Vice President

iduntzmann@ned-lcms.org
617-501-2324

Brenda Bacon

Assistant Vice President
bbacon@ned-lcms.org
413-783-0131

CONGRATULATIONS!
To Faith L/C, Groton, CT
on becoming current
with their LCEF Loan
Mortgage Payments.

National Office

Lutheran Church
Extension Fund
10733 Sunset Office Dr.
Suite 300
St. Louis, MO 63127-1020
1-800-843-5233
www.lcef.org



Preparing for “Rainy Days”

Are you prepared
for life’s financial
emergencies?

To help you achieve your emergency fund goal (and avoid reaching for a credit card), open an **LCEF Family Emergency StewardAccount®**.

By starting your emergency fund with just \$25 and making automatic deposits, you will accumulate fund dollars effortlessly, conveniently and steadily.

**Be prepared for those “rainy days”—open an
LCEF Family Emergency StewardAccount today!**

For more information, visit www.lcef.org, or contact an LCEF Information Representative at 1-800-843-5233.

JOYFULLY LIFT UP STEWARDSHIP EFFORTS

Your congregation's stewardship efforts should give clear witness to the Christian faith.

Bring more joy to their giving with a concentrated, Lutheran stewardship campaign for a specific goal or stewardship

education that can be conducted at any time with adults and children. LCEF's consultants and materials are tailored to your ministry.

For more information, call LCEF or visit www.lcef.org or www.agiftofjoy.org.



FEBRUARY 2012 INVESTMENT INTEREST RATES

StewardAccount®—Individuals			
	Minimum	Rate	APY
Less than \$1,000	\$100	0.375%	0.376%
\$1,000 and less than \$5,000	\$1,000	0.500%	0.501%
\$5,000 and less than \$10,000	\$5,000	0.625%	0.627%
\$10,000 and more	\$10,000	1.250%	1.257%

Floating Term Notes			
Term	Minimum Investment	Rate	APY
2½-year (30 month)	\$100	0.695%	0.697%
5-year (60 month)	\$100	1.355%	1.362%

Family Emergency StewardAccount®		
Minimum	Rate	APY
\$25	1.375%	1.384%

Required minimum monthly investment of \$25 until the balance reaches \$10,000.

Fixed Term Notes			
Term	Minimum	Rate	APY
6-month	\$500	0.375%	0.376%
9-month	\$500	0.500%	0.501%
1-year	\$500	0.625%	0.626%
18-month	\$500	0.875%	0.878%
2-year	\$500	1.000%	1.004%
3-year	\$500	1.250%	1.256%
5-year	\$500	1.875%	1.888%
6-10 year	\$500	2.125%	2.142%
11-15 year	\$500	2.375%	2.396%
16-20 year	\$500	3.000%	3.034%

For more interest rates, go to www.lcef.org, or call 1-800-843-5233.

LCEF is a nonprofit religious organization; therefore, LCEF investments are not FDIC-insured bank deposit accounts. This is not an offer to sell LCEF investments, nor a solicitation to buy. LCEF will offer and sell its securities only in states where authorized. The offer is made solely by LCEF's Offering Circular. Investors should carefully read the Offering Circular, which more fully describes associated risks.