

# Lutheran Church Extension Fund – February Interest Rates

Funds invested in LCEF are used in the New England District to make loans to our District churches to build or remodel churches, schools and parsonages. While your money is doing this important work, you earn a competitive rate of return. This is the only investment you can make that is designated solely to further God's kingdom as we are directed by the Great Commission. All LCEF investments have two things in common:

1) *LCEF loans funds to ministries of the LCMS and 2) LCEF investments pay a competitive rate of interest.*

Simply put, with an LCEF investment, investors get the added satisfaction of knowing that your investment supports ministry; your dollars are working to build the kingdom of God. We call this Spiritually Responsible Investing. Your investment funds not only help build churches, schools, seminaries, Synodical colleges, and more, but are also available to you and your family when you need them.

**Its available now – the K.I.D.S. Stamp program!** This investment helps teach children about Discipleship and Stewardship by making it possible to invest in church growth. This is done through the purchase of stamps, which come in quarter and dollar denominations. These are then collected in a savings book, which when filled, is sent to the LCEF and becomes a \$25 investment!!

For more information, contact your local LCEF representatives, or contact LCEF directly at 1-800-THE-LCEF or log on to [www.LCEF.org](http://www.LCEF.org).

Here are the interest rates that have been set for **February 2012 – rate changes are in italics.**

## Term Notes

(A certificate of deposit - \$500 minimum deposit):

Six months:	<b>0.375%</b>	<b><i>(0.376% APY)</i></b>
Nine months:	<b>0.500%</b>	<b><i>(0.501% APY)</i></b>
One Year:	<b>0.625%</b>	<b><i>(0.626% APY)</i></b>
Eighteen Months:	<b>0.875%</b>	<b><i>(0.878% APY)</i></b>
Two years:	<b>1.000%</b>	<b><i>(1.004% APY)</i></b>
Three years:	<b>1.250%</b>	<b><i>(1.256% APY)</i></b>
Five years:	<b>1.875%</b>	<b><i>(1.888% APY)</i></b>
Six to Ten years:	<b>2.125%</b>	<b><i>(2.142% APY)</i></b>
Eleven to Fifteen years:	<b>2.375%</b>	<b><i>(2.396% APY)</i></b>
Sixteen to Twenty years:	<b>3.000%</b>	<b><i>(3.034% APY)</i></b>

## Floating Term Rate Certificates

(\$100 minimum deposit)

Thirty months:	<b>0.695%</b>	<b><i>(0.697% APY)</i></b>
Sixty months:	<b>1.355%</b>	<b><i>(1.362% APY)</i></b>

## Dedicated Certificates

(A savings account – \$10 minimum deposit)

Less than \$1000 balance:	<b>0.250%</b>	<b><i>(0.250% APR)</i></b>
\$1,000 to \$5,000 balance:	<b>0.375%</b>	<b><i>(0.376% APR)</i></b>
Over \$5,000 balance:	<b>0.500%</b>	<b><i>(0.501% APR)</i></b>

## Family Emergency StewardAccount

(Monthly electronic transfers required until balance reaches \$10,000)

\$25 minimum deposit: **1.375%** (***1.384% APY***)

## StewardAccount

(\$100 minimum deposit)

Less than \$1,000:	<b>0.375%</b>	<b><i>(0.376% APY)</i></b>
\$1,000 - \$5,000:	<b>0.500%</b>	<b><i>(0.501% APY)</i></b>
\$5,000 - \$10,000:	<b>0.625%</b>	<b><i>(0.627% APY)</i></b>
Over \$10,000:	<b>1.250%</b>	<b><i>(1.257% APY)</i></b>

**Next Generation Note\*** (\$5,000 minimum) **3.375%** (***3.418% APY***)

\***Next Generation Note** rate disclosure: In conjunction with the purchase of the Next Generation Note, you have made a contribution to the LCEF. A portion of this contribution is non-deductible and considered a premium on the purchase of the note since you are receiving a benefit in return for the contribution (i.e., a 1.5% higher interest rate on the balance of the note). The APY on the principal amount of the Next Generation Note is 1.982%.

The mission of the Lutheran Church Extension Fund is to provide opportunity to make funds and services available in support of the Great Commission through the Lutheran Church — Missouri Synod.

*This does not constitute an offer to sell or a request to buy.  
The offering is made solely by LCEF's Offering Circular*

