

A Few Words About the LCEF

What is LCEF? LCEF is a ministry that helps congregations and other Lutheran Church-Missouri Synod organizations by providing funds for building or remodeling places and spaces for ministry. More than 80% of LCMS congregations have been helped by LCEF.

How does LCEF receive its funds? They come from good stewards, like you, who support building the church and following the Great Commission through investments and gifts.

How does this kind of investing work? LCEF offers a wide array of investments, but all LCEF investments have these things in common: LCEF loans funds to ministries of the LCMS and 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.

Next Generation Note

The Next Generation Note is an investment/stewardship opportunity combining investment and gift dollars to help create a stronger LCEF ministry.

Your investment commitment and gift participation in this note entitles you to an **additional premium interest rate*** for the initial term of the note. Investment features include 1) a five-year fixed-rate note, 2) \$5,000 minimum purchase price with a 10% minimum gift to LCEF and 3) interest distributed or compounded quarterly,

In conjunction with the purchase of the Next Generation Note, you will have made a contribution to the LCEF. A portion of this contribution will be non-deductible and considered a premium on the purchase of the note since you will receive a benefit (premium interest rate on the balance of the note) in return for the contribution.

*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%.

K.I.D.S. Stamp Program

The Kids Into Discipleship and Stewardship (**K.I.D.S.**) Stamp program is an exciting way to enable children save money and help build churches at the same time. If you would like to find out more, please contact your local LCEF representative, call 1-800-THE-LCEF, or log onto www.lcef.org.

February LCEF Interest Rates

The following are the new interest rates for the indicated investments in the Lutheran Church Extension Fund. If you have any questions, please contact your local LCEF Representative, or call the LCEF at 1-800-THE LCEF. *Rate changes from last month are in italics!*

Term Notes (a certificate of deposit - \$500 minimum deposit):

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

Dedicated Certificates (a savings account - \$10 minimum deposit)

Less than \$1,000 balance:	0.250%	(0.250% APY)
\$1,000 to \$5,000 balance:	0.375%	(0.376% APY)
Over \$5,000 balance:	0.500%	(0.501% APY)

Floating Rate Term Notes (\$100 minimum deposit)

Thirty months:	0.695%	(0.697% APY)
Sixty months:	1.355%	(1.362% APY)

Family Emergency StewardAccount*

\$25 minimum deposit:	1.375%	(1.384% APY)
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*monthly electronic transfers required until balance reaches \$10,000

 StewardAccount®

(Note: The StewardAccount has a minimum deposit of \$100.)

Less than \$1,000:	0.375%	(0.376% APY)
\$1,000 to less than \$5,000:	0.500%	(0.501% APY)
\$5,000 to less than \$10,000:	0.625%	(0.627% APY)
\$10,000 and over:	1.250%	(1.257% APY)

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.

