

# LCEF: Notes of Interest

Northwest District LCMS ■ Alaska ■ Idaho ■ Oregon ■ Washington ■ Pacific Rim

LUTHERAN CHURCH EXTENSION FUND

MAY 2012



## Annual Rebate Program

The “old” is new again....

LCEF is introducing an annual rebate program for eligible congregations with new loans after January 1, 2012.

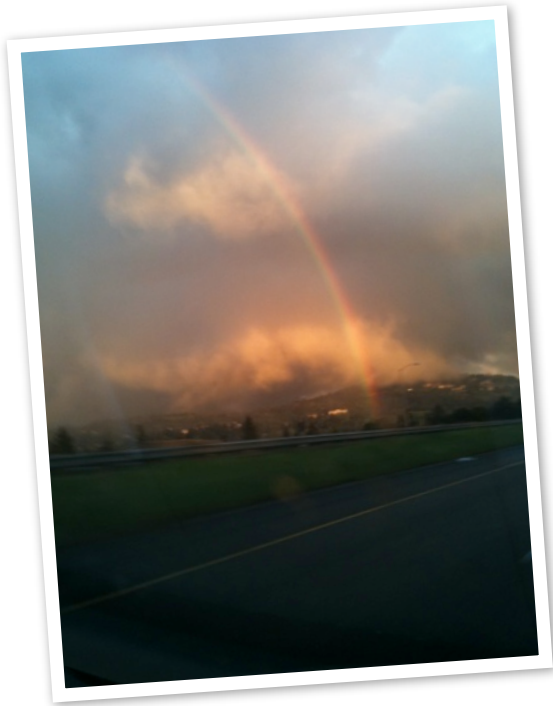
Member investments can help your congregation earn an annual **cash rebate of up to .5% of the principal of the congregation’s loan** every year. The rebate is based upon the percentage of members who are LCEF investors.

Please watch future mailings for more information on the new rebate program.

### *Taking comfort in our faith, mission.*

Economic and political news can be unsettling. Rest assured, these events are not directly impacting the financial strength of or investments with Lutheran Church Extension Fund (LCEF). Through a strong business model and under God’s gracious guidance, LCEF remains fully capable of meeting commitments to LCMS member and organizations as we all serve our communities and the Lord. If you’d like more information about investing with like-minded Christians, call 1-800-843-5233 or visit [www.lcef.org](http://www.lcef.org)





Neskowin, OR



Clackamas, OR

### *LCEF on Facebook*

Did you know that LCEF has a presence on Facebook? If you are a “facebooker” and want to have access to news about congregations, schools, and ministries throughout the world that partner with LCEF to share the good news about Jesus - log on and “like” LCEF. [www.facebook.com/mylcef](http://www.facebook.com/mylcef)



#### **Does your church, school, or ministry website link to LCEF?**

It is simple to link to LCEF through your website. By doing so you help educate your visitors about the blessings God is providing to LCMS ministries through those who participate in ministry through LCEF loans and investments. Link to [www.lcef.org](http://www.lcef.org)

### *Investment with gift: A perfect balance*

The Lutheran Church Extension Fund (LCEF) Next Generation Note unites both invested and contributed dollars to strengthen ministries. LCEF offers loans and services to LCMS ministries, and having funds available is critical to meeting those needs. The Next Generation Note gives you a higher interest rate on your investment, along with the satisfaction of making a difference for the church now and in the next generation. Call LCEF today at 1-800-843-5233 or visit [www.lcef.org](http://www.lcef.org) for more information.

### *Save for your child's Lutheran education now*

Did you know that the funds put into a Coverdell Education IRA can be used at any level of schooling, not just college? Distributions are tax-free for qualified elementary, secondary or higher education costs, including those for Lutheran schools. Start creating an education fund now for your children or grandchildren by investing in an LCEF Coverdell IRA.



*Living Savior Lutheran in Tualatin, Oregon had entered in the LCEF Art & Architecture Award considerations for the upcoming 2012 LCEF Fall Conference. On May 19, 2012 much of the building was destroyed by arson fire started by two 13 year old boys. Thankfully, no one was hurt in the blaze and the community has stepped in to assist - providing temporary classrooms for 90 preschool children and worship space. "My feelings are: Buildings are replaceable, people are precious," said Pastor Nathan Brandt, who has served the 600 parishioners for a decade. The congregation feels the same. The sanctuary was completed in 2009 with an LCEF loan. It will be restored from severe smoke and water damage but the remainder of the building is gone.*

*For more information and news about this inspiring congregation [click here](#).*

*Photo of fire: Tualatin Valley Fire and Rescue*

## *Enhancing worship through art and architecture*

The Architectural Advisory Committee's professional Lutheran architects and liturgical artists are committed to helping LCMS ministries make the most of their facilities and plan for a future full of reverence, hope and caring.

- ✂ Encourage excellence in church architecture and ecclesiastical art.
- ✂ Stimulate greater understanding of good church architecture and of sound planning for building projects.
- ✂ Encourage architects and artists to strive for a higher level of excellence in planning church buildings.
- ✂ Stimulate sound economic approaches to the planning of worship and educational facilities.
- ✂ Promote responsible business principles and Christian stewardship throughout building project.

Visit [www.lcef.org](http://www.lcef.org) for more information!

## Contacts:

### National LCEF Office

P.O. Box 229009  
St. Louis, MO 63122-9009  
1-800-843-5233  
[www.lcef.org](http://www.lcef.org)

### Northwest District: LCEF

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**View loan and investments rates at anytime. Go to:**

[www.lcef.org](http://www.lcef.org)  
or to  
[www.lcefnorthwest.org](http://www.lcefnorthwest.org)

## Investments with Ministry Dividends!

Lutheran Church Extension Fund is the major source of capital funding for LCMS congregations and schools throughout the world.

LCEF offers interest-earning investments that provide competitive interest rates, while providing loan dollars to LCMS organizations that work to make known the love of Jesus Christ.



# Lutheran Church Extension Fund Investment Interest Rates

May 2012

1-800-843-5233  
www.lcef.org

10733 Sunset Office Drive  
Suite 300  
St. Louis, MO 63127

### StewardAccount® Certificate

Minimum Investment	Rate	APY
\$100	-- 0.375%	0.376%
\$1,000	-- 0.500%	0.501%
\$5,000	-- 0.625%	0.627%
\$10,000	-- 1.000%	1.005%

### Dedicated Certificate

Minimum Investment	Rate	APY
\$100	-- 0.250%	0.250%
<i>Custodial accounts for minors: \$25</i>		
\$1,000	-- 0.375%	0.376%
\$5,000	-- 0.500%	0.501%

### Fixed Term Notes

(Minimum Investment \$500)

	Rate	APY
6 Month	-- 0.250%	0.250%
9 Month	-- 0.375%	0.376%
1 Year	-- 0.500%	0.501%
18 Month	-- 0.625%	0.626%
2 Year	-- 0.750%	0.752%
3 Year	-- 1.000%	1.004%
5 Year	-- 1.625%	1.635%
5 Yr Step Up	-- 2.500%	2.524%
6-10 Year	-- 1.875%	1.888%
11-15 Year	-- 2.125%	2.142%
16-20 Year	-- 2.750%	2.778%

### Floating Term Notes

(Minimum Investment \$100)

	Rate	APY
2½ Year (30 Month)	-- 0.500%	0.501%
5 Year (60 Month)	-- 1.040%	1.044%

### Family Emergency StewardAccount Certificate

Minimum Investment	Rate	APY
\$25	-- 1.125%	1.131%
<i>Balances of &lt;\$10,000 require monthly electronic investments</i>		

### Next Generation Note\*

(Minimum Investment \$5000)

	Fixed Term - Rate	APY
Next Generation	-- 3.125%	3.162%

### HSA FlexPlus Certificate

Minimum Investment	Rate	APY
\$1	-- 0.875%	0.879%
\$2,500	-- 1.375%	1.384%
\$5,000	-- 1.750%	1.764%
\$15,000	-- 2.375%	2.401%

### IRA Dedicated Certificate

Minimum Investment	Rate	APY
\$100	-- 0.375%	0.376%
\$1,000	-- 0.500%	0.501%
\$5,000	-- 0.625%	0.626%
\$10,000	-- 1.000%	1.004%

### IRA Jumbo Notes

(Minimum Investment \$100,000)

	Rate	APY
5 Year Fixed	-- 2.000%	2.015%
60 Month Floating	-- 1.415%	1.423%

### Cemetery Perpetual Care StewardAccount® Certificate

	Rate	APY
\$1,000	-- 0.750%	0.753%
\$25,000	-- 0.875%	0.879%
\$50,000	-- 1.000%	1.005%
\$100,000 +	-- 1.250%	1.257%

### Congregation Endowment Note

(60-Month Floating)

Minimum Investment	Rate	APY
\$1,000	-- 1.425%	1.433%
\$10,000	-- 1.550%	1.559%
\$100,000	-- 1.675%	1.686%

### Congregation Endowment Note

(5-Year Fixed)

Minimum Investment	Rate	APY
\$1,000	-- 1.425%	1.433%
\$10,000	-- 1.550%	1.559%
\$100,000	-- 1.675%	1.686%

### Congregation Certificates

(Minimum Investment \$100)

	Rate	APY
Demand	-- 0.500%	0.501%
StewardAccount® Certificates		
\$100	-- 0.750%	0.753%
\$250,000	-- 0.875%	0.879%
\$500,000	-- 1.000%	1.005%
\$1,000,000 +	-- 1.125%	1.131%

\*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 3.162%. If the non-deductible portion of the contribution (premium) is deducted from the interest you receive on the note, the yield-to-maturity is reduced to 1.45%.

LCEF is a nonprofit religious organization; therefore, LCEF investments are not FDIC-insured bank deposit accounts. This is not an offer to sell 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.

LCEF: Spiritually Responsible Investments