

## Church Extension Fund Investment Opportunities...

### Why Invest?

- Your investment provides funds to support the construction of Lutheran churches and schools in the Texas District...advancing Christ's Kingdom!
- Your investment ensures our church retains the lowest interest rate on our mortgage with CEF.
- Once our investments with CEF reaches 50% of our mortgage balance, we receive an annual rebate check, up to 1% of our loan balance.
- Our investments with CEF are secured by the total assets of the Texas District of the Lutheran Church – Missouri Synod, and are not collateral for our loan.

### Types of Investments

*Save-by-mail accounts* are a great short term investment. The minimum balance requirement is only \$10. Deposits and withdrawals can be made at any time without penalty.

*One-year, three-year, and five-year fixed and floating-rate notes* are available with a minimum investment of \$500. Additions are not permitted for the fixed rate notes. For the floating rate notes, additions are permitted at any time in minimum amounts of \$25.

*Individual retirement accounts (IRAs)* are available through special arrangements with Lutheran Church Extension Fund (LCEF) out of St. Louis. These investments also support Texas District congregations and schools. Traditional, Roth, and Education accounts can be opened with a simple telephone call. LCEF will also handle IRA rollovers from existing retirement accounts. Remember, when you open your IRA with LCEF tell them "I want this investment to support Texas District CEF for St. Peter Lutheran Church." Call LCEF 1-800-854-4004 for more information and to open an account.