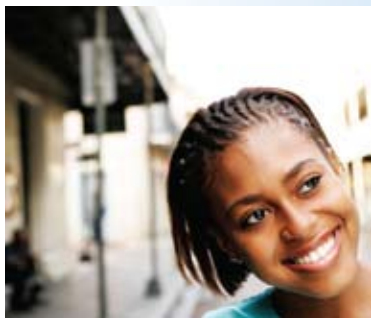


The Lutheran Church Extension Fund Supports Youth Groups at the 2010 National Youth Gathering



LCEF wants to help you make your National Youth Gathering experience memorable, safe, and fun!

As you save money for the event, we encourage you to open an LCEF StewardAccount® today. This investment earns a competitive interest rate and gives you easy access to funds while at the Gathering. Youth groups can pay their hotel bill, travel costs, and meals throughout the event by using LCEF's StewardAccount VISA® Check Card.



An LCEF StewardAccount:

- **Pays** competitive interest rates.
- **Offers** an optional VISA Check Card.
- **Simplifies** fund management with monthly statements.
- **Offers** check-writing access (minimum of \$250 per check).
- **Allows** electronic payment of Gathering registration fees through a simple electronic transfer.
- **Provides** easy, online, 24-hour access to investments through LCEF's *MyAccount* Internet service.
- **Supports** ministry. All debit card purchases not requiring a PIN generate revenue for specialized LCMS ministries!

**Attention
Youth
Leaders!**

To open a StewardAccount for your youth group, simply complete an application and return it to:



Lutheran Church Extension Fund
ATTN: NYG10
PO Box 229009
St. Louis, MO 63122-9009
Or Fax to: (314) 996-1129

LCEF is a unique ministry-through-investment organization that offers individuals and organizations of The Lutheran Church—Missouri Synod the opportunity to put their dollars to work for them and the Church at the same time. Dollars invested in LCEF earn interest for the investor, while also providing low-cost loans to LCMS churches, schools, and rostered church workers.

For more information on LCEF's investments, loans, and services, or about the StewardAccount, contact an Information Representative at 1-800-843-5233, or visit us on the Web at www.lcef.org.

Visit LCEF's on-site services in New Orleans!

For your on-site cash needs at the Gathering, visit the LCEF Exchange to:

- Cash traveler's checks—FREE! (No personal or third-party checks, please.)
- Withdraw cash from authorized LCEF accounts—FREE!

LCEF StewardAccount access features provided through UMB Bank, n.a. 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. The offer is made solely by LCEF's Offering Circular. Investors should carefully read the Offering Circular, which more fully describes associated risks.

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