



Make Loan Payments Electronically!

In the interest of good stewardship, LCEF accepts loan payments through automated clearinghouse (ACH) transactions. No hassles with writing checks or buying postage stamps. Your loan payments will be sent directly to LCEF—electronically!



Using ACH for Loan Payments . . .

- Saves you time.
- Eliminates the possibility of lost checks in the mail.
- Removes the worry of late payments.
- Immediately transfers the loan payments to LCEF—safely and securely—even when you're away.
- Promotes good stewardship by lowering administrative costs, helping LCEF to pass on these savings through lower loan rates to LCMS churches and schools.

Two Automatic Payment Methods:

Simply complete the authorization form on the reverse side to have the loan payment automatically withdrawn from your local checking account (Option A) or transferred from an LCEF account (Option B). Sign the form and attach a void check. Mail or fax to LCEF.

Manual Payment Method:

Your organization may transfer the payment each month using LCEF's online *MyAccount* service. Use *MyAccount* with the LCEF StewardAccount® to maximize efficiency!

MyAccount from LCEF

LCEF's Internet financial service offers 24-hour access to your LCEF investments and loans.

Loan Services

- Transfer loan payments electronically from an LCEF StewardAccount or savings account.

Investment Services

- View account history.
- Request funds transfers to or from LCEF.
- Create wire transfers.

Other

- Order checks or deposit slips.
- Send secure e-mails to LCEF.

StewardAccount® from LCEF

- Limited check writing abilities (first order of checks **free!**).
- ATM/VISA® Check Card (worldwide acceptance wherever VISA debit cards accepted).
- Monthly statements.
- Electronic funds transfer services.
- **Free** Internet access to StewardAccount and loan information.

To receive a *MyAccount* and/or *StewardAccount* application, call LCEF at 1-800-843-5233.



Lutheran Church Extension Fund

PO Box 229009 • St. Louis, MO 63122-9009

1-800-843-5233 • www.lcef.org

LCEF is a nonprofit religious organization; therefore, LCEF investments are not SIPC- or FDIC-insured bank deposit accounts. This is not an offer to sell investments or a solicitation to buy. The offer is made only in states where authorized and solely by LCEF's Offering Circular.



Lutheran Church Extension Fund

Automated Electronic Loan Payments

Please choose Option A (for an ACH transfer from your regular checking account) or Option B (for an ACH transfer from your LCEF savings account or StewardAccount).

Borrower: _____

Contact Person (if different from above): _____

Telephone: (home) _____ (work) _____

Option A—Transfer from Local Bank Account

New Authorization **OR** Change to Existing Authorization

Note: "I" refers to all borrowers, whether one or more.

I authorize LCEF to withdraw the loan payment amount from the checking account described below for payment on the following LCEF loan:

LCEF Loan Account Number: _____

Payment Amount: \$ _____

Additional Principal Amount (for permanent loans only, not available for construction loans): \$ _____

This authorization is valid until revoked by the borrower either verbally or in writing. I understand that LCEF must receive this verbal or written notification 15 business days before the next scheduled transaction date.

The loan payment is subject to change based on an adjustment in interest rates. LCEF will send written notification of such changes 10 business days before the next scheduled transaction date.

Name of Financial Institution: _____ **Branch:** _____

Routing Number (nine digits): _____ **Checking Account Number:** _____

Address: _____

City, State, ZIP: _____ **Phone Number:** _____

Name(s) as shown on account: _____

Attach void check here.

A void check must be returned with this authorization.

Option B—Transfer from LCEF Account

New Authorization **OR** Change to Existing Authorization

I authorize LCEF to withdraw the loan payment amount from the account described below for payment on LCEF loan:

From LCEF Savings Account Number: _____ **OR**

From LCEF StewardAccount® Number: _____

Payment Amount: \$ _____ **LCEF Loan Account Number:** _____

Additional Principal Amount (for permanent loans only, not available for construction loans): \$ _____

Signature Required (for Option A and Option B) (All account owners must sign.)

Name _____

Signature **X** _____ Date _____

Title (for organizations only) _____

Name _____

Signature **X** _____ Date _____

Title (for organizations only): _____

Office Use Only

Start date: _____

Stop date: _____

Frequency: _____

TRAN _____

APP CODE _____

ACCT NUMBER _____

Amount: _____

Complete, sign form, and attach void check. Mail or fax (not both) to LCEF at:

Mail: LCEF, PO Box 229009, St. Louis, MO 63122-9009

Fax: (314) 996-1131