

LCEF

StewardAccount.[®]
PUT THE ALMIGHTY
Back in the Almighty Dollar.



Your Choice.
Your Church.

Let's Build Together!

Major financial decisions rest on your shoulders every day. There are many options to consider—local banks, insurance agencies, brokerage houses, and credit unions to name a few. But how about a choice that offers more? How about a choice that works for you and the church at the same time?

Make your choice your church! The Lutheran Church Extension Fund (LCEF) offers a way to include the ministry of the

church in your personal savings and investment plan. An LCEF StewardAccount is a great option! Offering many features common to money market accounts, the StewardAccount does more! While your funds earn interest, they also help LCMS churches, schools, and rostered church workers spread the Gospel by becoming available to fund low-cost loans. Helping YOUR church with YOUR investments . . . Doesn't that sound like a good choice? Partner with LCEF—let's build together!



Lutheran Church Extension Fund

P.O. Box 229009 • St. Louis, MO 63122-9009

1-800-THE LCEF (1-800-843-5233) • www.lcef.org

INVESTMENTS • LOANS • SERVICES

StewardAccount®

Your dollars working for you and the LCMS!

Make your choice your church.

LCEF's StewardAccount is an easy access investment account, paying competitive money market rates to both individuals and organizations.

The LCEF StewardAccount offers investors the following features:

Interest-Bearing Investment

- \$100 minimum investment to open account
- Interest compounded and paid monthly
- Tiered interest rates that rise as your balance grows; comparable to money markets
- Variable interest rates adjusts monthly
- No monthly maintenance or membership fees

Check-Writing Privileges

- Initial quantity of checks provided FREE
- Minimum amount per check \$250
- Unlimited number of checks per month
- Cancelled checks truncated and held by UMB Bank n.a. for safekeeping
- Fees may be charged for customer-initiated special service requests



ATM/VISA Check Card (optional)

- ATM/Check Card; accepted wherever VISA debit cards are accepted
- No LCEF or VISA usage fees; retailers and ATM owners may assess fees
- Special ministry revenue is generated on product purchases that do not involve entering a personal identification number (PIN)
- Electronic funds transfer feature

Let's Build Together!

Include LCEF and the StewardAccount in your personal savings strategy. Please call 1-800-843-5233 or visit our Web site at www.lcef.org.



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