

# Rostered Church Workers

The Lutheran Church Extension Fund (LCEF) offers the following types of loans to help you meet your personal and family financial needs more effectively:

**Eligibility:** Ordained or commissioned ministers of the LCMS on active or emeritus status.\*



## ■ Residential Loans

**Benefits:** Lower down payments; competitive market interest rates; no private mortgage insurance (PMI) required.

## ■ Debt Consolidation Loans

**Benefits:** Competitive rates that help consolidate outstanding unsecured loans (credit cards, school bills, etc.).

## ■ Home Equity Loans\*\*

**Benefits:** Competitive rates; up to \$500 of closing costs covered!

*Completely confidential.*

**Apply Today!**

- **Online:** Visit [www.lcef.org](http://www.lcef.org). Choose "Literature Rack," select "Loans," and then download an application.
- **Call:** Speak with an LCEF Information Representative at 1-800-843-5233.



**Lutheran Church Extension Fund**

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

1-800-843-5233 • [www.lcef.org](http://www.lcef.org)

\* LCEF rostered church worker loans are available to qualified applicants in approved states who meet specific underwriting guidelines.

\*\*The LCEF Home Equity Loan Program currently is available in the following states: AR, CA, CO, IL, KS, KY, MN, MO, NE, ND, OH, OR, SD, WA, and WI. Due to state regulations, a limited number of loans are available in AZ, IA, and IN.

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 LCEF investments, nor a solicitation to buy. LCEF will offer and sell its investments only in states where authorized. The offer is made solely by LCEF's Offering Circular. Investors should carefully read the LCEF Offering Circular before make investment decisions.