

LCEF

StewardAccount[®]



**Including the Ministry of the Church
in Your Personal
Investment Strategy**



Lutheran Church Extension Fund

Investments • Loans • Services

A Personal Financial Tool, plus . . .

A Way to Benefit the Ministry of the Church!

Opening a StewardAccount® from the Lutheran Church Extension Fund (LCEF) is a great way to include the ministry of the Church in your personal investment plan!

The LCEF StewardAccount offers many easy access features*:

- Monthly statements.
- Attractive interest rates that rise as your balance grows.
- Minimum opening investment of \$100.
- Check writing ability with certain restrictions.
- Optional ATM/VISA® Check Card.
- Electronic funds transfer services.
- Free access to MyAccount, LCEF's Internet financial service.
- Joyful Response® Program: free service for electronic church contributions and tuition payments.

** LCEF StewardAccount access features provided through UMB Bank, n.a.*

Other LCEF Investment Products:

Dedicated Certificates

- Unlimited investments and withdrawals
- \$100 minimum to open (\$10 for custodial investments)
- Interest rates rise as balance grows

Fixed Term Notes

- Fixed interest rate with a fixed time period
- \$500 minimum to open
- Time periods range from six months to 20 years

Floating Term Notes

- Variable interest rate with a fixed time period
- \$100 minimum to open

Individual Retirement Accounts (IRAs)

- Traditional/Rollover
- Roth
- Coverdell Education Savings Accounts

FlexPlus Health Savings Account

- Contributions are tax-deductible
- Redemptions are tax-free for qualified medical expenses
- Balance carries over from year to year

Family Emergency StewardAccount

- \$25 minimum to open
- Regular monthly investments required

*The mission of the
Lutheran Church Extension Fund
is to support the church in fulfilling
its mission of sharing the Gospel
of Jesus Christ by being a Christ-
centered servant partner of the
LCMS, ensuring that funds
and services are available now
and in the future.*



Lutheran Church Extension Fund

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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 making investment decisions.