



Your Lending Partner

The Lutheran Church Extension Fund (LCEF) wants to help you meet your personal and family financial needs more effectively.

LCMS Rostered Church Worker Loans*

Eligibility: Ordained or commissioned ministers on the LCMS roster on active or emeritus status.

■ Residential Loans

Purpose: Help church workers with the purchase or refinance of a primary, single-family residence.

Terms: Up to 30 years.

■ Debt Consolidation Loans

Purpose: Assist church workers by consolidating outstanding loans for credit cards, medical bills, taxes, etc.

Terms: Up to 7 years.

■ Home Equity Loans⁺

Purpose: Allow homeowners to borrow funds for tuition, high-interest debt, home improvements, automobile purchases, etc.

Terms: Up to 15 years.

LCEF is a unique ministry-through-investment organization that provides low-cost loans to LCMS churches, schools, and rostered church workers through investment support from LCMS members. LCEF investments earn a competitive interest rate, at the same time helping to further the Lord's work.

*Available to applicants in approved states who meet specific underwriting guidelines.

⁺The LCEF Home Equity Loan Program currently available in 31 states. Check the LCEF Web site or call to confirm availability in your state.

For more information, call an LCEF Information Representative at 1-800-843-5233 or visit the LCEF Web site at www.lcef.org.



Lutheran Church Extension Fund

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LCEF is a nonprofit religious organization; therefore, LCEF investments are not FDIC-insured bank deposit accounts. This is not an offer to sell LCEF investments, nor a solicitation to buy.

The offer is made solely by LCEF's Offering Circular. Investors should carefully read the LCEF Offering Circular, which more fully describes associated risks.