

Chapter 19: Church Extension Fund

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19.100: Introduction

The mission of Lutheran Church Extension Fund (LCEF) is to support The Lutheran Church—Missouri Synod by ensuring that financial resources and related services are available now and in the future.

Church Extension Fund programs provide a source of custom loans for congregations and ministries, as well as rostered church workers. These programs are administered through a national network of districts, LCEF or district-specific Church Extension Fund (CEF) offices. Congregations and individual members should consult with their district office or call LCEF at 800-843-5233 regarding the policies and programs offered.

19.200: Investment Opportunities

The dollars loaned to LCMS organizations are raised through interest-bearing instruments issued to individuals, organizations, congregations and all related entities of the Synod.

Different types of investments are offered by LCEF and CEFs. Interest rates are dependent on the type and term of the investment. Visit lcef.org for full investment details. Typically, the investments offered by LCEF are as follows:

1. StewardAccount® (investment offering check-writing access, an optional debit card and online services, including e-statements)
2. Family Emergency StewardAccount (investment with limited check-writing; minimum \$25 monthly electronic investment required)
3. Young Investors (Y.I.) StewardAccount (see details below)
4. ConnectPLUS, for new investors (new money; two-year note with premium rate on first tier)*
5. PartnerPLUS for current investors (two and four-year term notes with premium rate on first tier)**
6. Fixed-rate term notes (six, nine and 18 months; one, two, three, four and five years)
7. Floating-rate term notes (30 and 60 months)
8. Individual Retirement Accounts (IRA) (fixed and floating rate term notes available)
9. Health Savings Accounts (HSAs) (available to those enrolled in compatible high-deductible health plans)
10. Congregational investments (StewardAccount, fixed and floating-rate term notes)

If your congregation has an LCEF investment, please contact LCEF at 800-843-5233 when new officers are elected.

Young Investors (Y.I.) Club

The Y.I. Club was created because children are never too young to learn that God gives us many blessings to use wisely and share with others. And by sharing, we can help others hear about Jesus!

Sharing and learning can start at birth and continue into the high-school years. The Y.I. Club is meant to help prepare our future leaders to be good stewards of their money and other God-given gifts, while giving them the benefits of investing with LCEF.

Open to LCMS members with children up through age 18, the Y.I. Club begins with \$25 invested in a Y.I. StewardAccount (which earns a premium rate on balances up to \$1,000).

19.300: Loans

Church Extension Fund loans are available to all congregations, schools and affiliated agencies (RSOs, etc.) of the Synod. Loans are available for capital expenditures, lines of credit, residential (for Rostered Church Workers only), congregation, school associations and RSOs. Visit lcef.org or call 800-843-5233 for details. Congregations who wish to borrow from LCEF or a CEF should contact their district office for loan applications and guidelines under which loans are made. Loan applications are reviewed by the local district board and/or the national LCEF office. All non-congregational borrowers in LCEF districts should contact national.lending@lcef.org.

19.400: Ministry Support Services

Lutheran Church Extension Fund helps LCMS ministries define opportunities, design solutions and align resources that propel the Kingdom forward. We discover with you where God is leading and, with your leaders, design creative and relevant solutions for what is ahead.

Define Opportunities - Design Solutions - Align Resources

For more information about LCEF's ministry support services, contact your district vice president. Visit lcef.org/district-vice-presidents.

19.600: Stewardship Resources

There are many ways stewardship can be taught and experienced. To support your efforts, LCEF offers resources that can supplement or begin your stewardship education program:

- **Joyful Response®:** Many financial transactions are conducted electronically, including offerings and tuition payments. It is important for you to be able to offer convenient, transportable options so that contributors can maintain their commitment. LCEF offers electronic tithes and tuition payments through its *Joyful Response®* program, a free stewardship service for congregations, schools and ministry service organizations.
- **Consecrated Stewards:** Designed to energize your members in their ongoing giving, Consecrated Stewards is not tied to the church budget but to the need of the giver to give. Most congregations that participate report increases in annual commitments of 15% to 35%. LCEF trained and certified leaders will guide your members to celebrate congregation ministries using solid Lutheran Bible study materials and sermon outlines. Individual results vary.
- **Y.I. Stamps (part of Y.I. Club):** The Y.I. Stamp Program provides schools and congregations the opportunity to teach stewardship concepts and families can have fun adding to a child's investment, one stamp at a time. Purchased stamps serve as credit to an LCEF investment. The \$1 stamps are added to the special Y.I. stamp sheet, and then mailed to LCEF to start or add funds to the child's Y.I. StewardAccount.

19.700: LCEF's Signature Sponsorship Series

This cooperative funding program empowers congregations, schools and other LCMS ministries to more effectively share their story and increase visibility within their communities. Sponsorships are available to help defray the expenses of communication tools such as indoor and outdoor signs, scoreboards, audio-visual equipment, print materials and website design.

For more information, contact your LCEF district vice president. Visit lcef.org/district-vice-presidents.

LCEF is a nonprofit religious organization; therefore, LCEF investments are not FDIC-insured bank deposit accounts. This is not an offer to sell investments, nor a solicitation to buy. LCEF will offer and sell its securities only in states where authorized. The offer is made solely by LCEF's Offering Circular. Investors should carefully read the Offering Circular, which more fully describes associated risks. StewardAccount products are not available to investors in South Carolina. StewardAccount access features are offered through UMB Bank n.a. The Family Emergency StewardAccount is known as the Family StewardAccount in the State of Ohio. Neither LCEF nor its representatives give legal, accounting or tax advice. Consult your tax advisor as to the applicability of this information to your own situation. UMB Bank n.a. serves as the custodian for the LCEF IRA/HSA programs.

The primary owner on the account must be 18 years or older. The State of Washington has adopted a regulatory position that currently prohibits residents of Washington State from opening a new investment unless they are already an LCEF investor. *ConnectPLUS is available on a one account per investor basis only to new investors 18 and older who have not had an LCEF investment in the past 24 months. ConnectPLUS is not available to investors in Ohio and Pennsylvania. **PartnerPLUS is available to investors 18 and older. New money only. (NMLS #3444) Lutheran Church Extension Fund-MO Synod, 10733 Sunset Office Drive, Suite 300, St. Louis, MO 63127-1020, 800-843-5233, lcef.org.

19.800: District Church Extension Fund Contacts

District Name	Church Extension Contact	Numbers
Atlantic	Peter Labenberg 171 White Plains Road Bronxville, NY 10708	Phone (914) 337-5700, Ext. 3 Fax (914) 337-7471 <i>peter.labenberg@lcef.org</i>
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Eastern	Richard Porter 5111 Main St. Williamsville, NY 14221-5295	Phone (716) 634-5111, Ext. 11 Fax (716) 634-5452 <i>rick.porter@lcef.org</i>
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