



District News

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HOW TO GRACEFULLY INCREASE CONGREGATIONAL GIVING

How to Gracefully Increase Congregational Giving

Lutheran Church Extension Fund's (LCEF) Consecrated Stewards program is a uniquely Lutheran perspective on creating Christian stewards in your congregation.

Over 620 congregations have completed the Consecrated Stewards program with an average increase of giving between 15% and 30%. *

Other benefits include:

Minimal time commitment. The program takes just four weeks to complete.

The congregation is not required to attend additional meetings since the commitment process is tied to the Sunday morning act of worship.

Can be used at any time throughout the year.

Includes Lutheran Bible study materials and sermon outlines.

Includes publicity and communication aids like posters, bulletin inserts and emails.

Offers guidance for anyone who wants to share their stewardship journey story (this is an important and powerful component of the program).

You'll work with an LCEF-trained and certified Guest Leader who **supports and guides you through the program.**

Secure Your Financial Goals

When it comes to your financial needs, Lutheran Church Extension Fund (LCEF) offers investments for everyone from babies to grandparents.

And when you invest with LCEF, you are not only supporting LCMS ministries—you are also partnering with a financial institution that shares your Lutheran beliefs.

Here are four investment options that help you support ministry:

O C T O B E R 2 0 1 6 I N V E S T M E N T I N T E R E S T R A T E S

StewardAccount®—Individuals				ConnectPLUS Two-Year Term Note			
Min. Investment		Rate	APY	(for new investors, 18 and older)			
Term	Investment	Rate	APY	2-year	\$500-\$5,000	3.000%	3.034%
Less than \$1,000	\$100	0.375%	0.376%	2-year	Over \$5,000	1.000%	1.004%
\$1,000 and less than \$5,000	\$1,000	0.500%	0.501%	PartnerPLUS Term Note			
\$5,000 and less than \$10,000	\$5,000	0.625%	0.627%	(for new money)			
\$10,000 and more	\$10,000	0.875%	0.879%	2-year	\$500-\$25,000	2.000%	2.015%
Family Emergency StewardAccount				2-year	Over \$25,000	1.000%	1.005%
Min. Investment		Rate	APY	4-year	\$500-\$25,000	2.500%	2.524%
\$25	1.000%	1.005%		4-year	Over \$25,000	1.000%	1.005%
Required minimum monthly investment of \$25 until the balance reaches \$10,000.				Young Investors StewardAccount			
Floating-Term Notes				Min. Investment	Rate	APY	
Term	Min. Investment	Rate	APY	\$25 to \$1,000	\$25	3.500%	3.557%
2½-year (30 month)	\$100	1.000%	1.004%	\$1,000 and more	\$1,000	1.000%	1.005%
5-year (60 month)	\$100	1.250%	1.256%	Portion of balance > \$1,000 earns second tier rate.			

*Individual results vary. Increases in amounts committed to annual envelope giving typically range between 15% and 35%. A congregation's results could be greater or lesser. LCEF cannot guarantee results in a Consecrated Stewards program or the fulfillment of member commitments. Success depends upon the cooperation and participation of congregation members.

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. ConnectPLUS is not available to investors in Ohio or Pennsylvania. StewardAccount access services are offered through UMB Bank n.a. The StewardAccount is not available to investors in South Carolina. The Family Emergency StewardAccount is known as the Family StewardAccount in Ohio.

