



# Lutheran Church Extension Fund

> where investments build ministry

## District News

October 2016

### KANSAS & OKLAHOMA

#### LCEF DISTRICTS

1000 SW 10th Ave

Topeka, KS 66604-1104

Office— 785-357-4441

[www.ksoklcef.org](http://www.ksoklcef.org)

#### JEFF MALTZ

VICE PRESIDENT OF LCEF

[jeffrey.maltz@lcef.org](mailto:jeffrey.maltz@lcef.org)

#### Curt Loupe

#### Promotions/Admin asst.

Office— 785-357-4441

[curt.loupe@lcef.org](mailto:curt.loupe@lcef.org)

### National

#### Office

10733 Sunset Office Drive

Suite 300

St. Louis, MO 63127-1020

800-843-5233

[lcef.org](http://lcef.org)



### 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:

ConnectPLUS, PartnerPLUS, Family Emergency StewardAccount® and Y.I. Club.

When you invest with LCEF, your dollars earn interest, but your true investment is in helping others spread the Good News of Jesus Christ.

This is what we consider “creating a bold future together.”

## OCTOBER 2016 INVESTMENT INTEREST RATES

| StewardAccount®—Individuals    |                 |        |        |
|--------------------------------|-----------------|--------|--------|
|                                | Min. Investment | Rate   | APY    |
| Less than \$1,000              | \$100           | 0.375% | 0.376% |
| \$1,000 and less than \$5,000  | \$1,000         | 0.500% | 0.501% |
| \$5,000 and less than \$10,000 | \$5,000         | 0.625% | 0.627% |
| \$10,000 and more              | \$10,000        | 0.875% | 0.879% |

| Family Emergency StewardAccount   |        |        |
|---|--------|--------|
| Min.<br>Investment  | Rate   | APY    |
| \$25  | 1.000% | 1.005% |
| Required minimum monthly investment of \$25 until the balance reaches \$10,000. |        |        |

| Floating-Term Notes |                 |        |        |
|---------------------|-----------------|--------|--------|
| Term                | Min. Investment | Rate   | APY    |
| 2½-year (30 month)  | \$100           | 1.000% | 1.004% |
| 5-year (60 month)   | \$100           | 1.250% | 1.256% |

| ConnectPLUS Two-Year Term Note    |               |        |        |
|-----------------------------------|---------------|--------|--------|
| (for new investors, 18 and older) |               |        |        |
| Term                              | Investment    | Rate   | APY    |
| 2-year                            | \$500-\$5,000 | 3.000% | 3.034% |
| 2-year                            | Over \$5,000  | 1.000% | 1.004% |

| PartnerPLUS Term Note |                |        |        |
|-----------------------|----------------|--------|--------|
| (for new money)       |                |        |        |
| 2-year                | \$500-\$25,000 | 2.000% | 2.015% |
| 2-year                | Over \$25,000  | 1.000% | 1.005% |
| 4-year                | \$500-\$25,000 | 2.500% | 2.524% |
| 4-year                | Over \$25,000  | 1.000% | 1.005% |

| Young Investors StewardAccount                       |                 |        |        |
|--|-----------------|--------|--------|
|  | Min. Investment | Rate   | APY    |
| \$25 to \$1,000                                      | \$25            | 3.500% | 3.557% |
| \$1,000 and more                                     | \$1,000         | 1.000% | 1.005% |
| 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.

