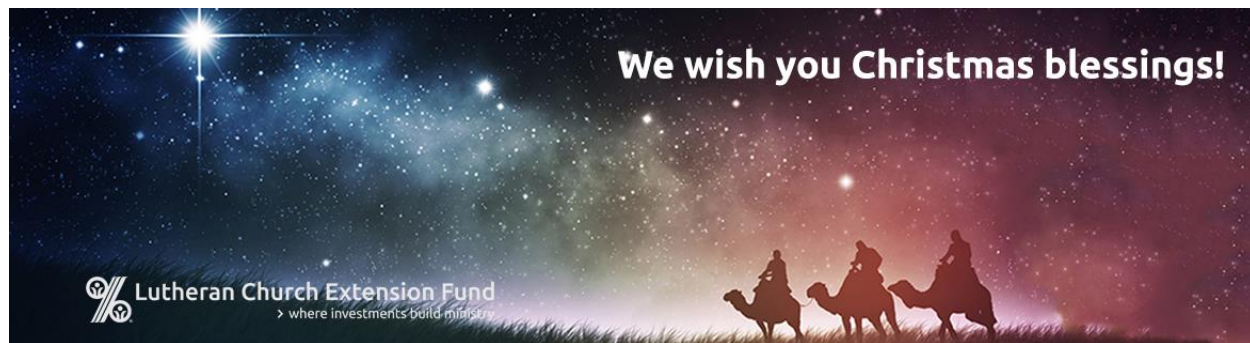


*Christmas — December 2016*



### **Celebrating the Miracle of the Season**

*“For the grace of God has appeared, bringing salvation for all people.” —Titus 2:11*

We give thanks and praise for all who share their blessings with ministries so that the miracle of God’s grace may be shared with the world.

#### **A Special Gift That Keeps on Giving:**

As we prepare to celebrate the birth of our Savior, Jesus Christ, there is anticipation and hope. God gave us the greatest gift: His only Son.

### **Great Gift Ideas that Support the Ministry:**



### ***LCEF Visa® Gift Card***

A Visa gift card makes a thoughtful gift for friends and family, affording them the flexibility to use it however they wish.

All gift cards will be available in \$25, \$50 and \$100 values.



Often we struggle to find the most appropriate gift to show our love to family and friends. What about giving a gift that continues to give? Consider beginning a Lutheran Church Extension Fund (LCEF) investment for your [children, grandchildren, nieces or nephews](#). The investment will grow along with them, while providing funds for Lutheran Church—Missouri Synod churches, schools, universities, child-care centers and other ministries to expand the Kingdom.

### Join the Y.I. Club with a Y.I. StewardAccount®

With an investment of just \$25 to open the Y.I. StewardAccount, your young investor becomes a Y.I. Club member with special fun activities that grow with [three different age levels](#).

#### Y.I. StewardAccount Features:

- Minimum of \$25 to open account
- Premium interest rate of 3.5% on balances up to \$1,000
- Savings grow with the child, but are accessible
- Checks and debit card available to custodian
- Debit card available at age 16
- Interest compounded and paid monthly
- Make additional investments with checks or [Y.I. Stamps](#)



### NEW TO LCEF- EARN 3% WITH ConnectPLUS Term Note

ConnectPLUS is for the new LCEF investor who wants to experience the over-and-above reward of supporting LCMS ministries—ultimately helping to expand the kingdom of God. Realize not only the financial benefits that LCEF offers, but start a new relationship with LCEF, the financial arm of The Lutheran Church—Missouri Synod.

#### Features of ConnectPLUS:

- Open with a minimum of \$500.
- Earn a fixed rate on the first \$5,000 (principal & interest) during the two-year term.
- Balance above \$5,000 earns second-tier fixed rate.
- Additional investments of \$25 or more allowed during the term.
- Available to new\* LCEF investors only; one account per investor.
- At the end of the term, the funds remain yours to re-invest or redeem.
- Interest compounded and paid quarterly (March, June, September, December).