



A LOW-COST LOAN FROM THE CORNERSTONE FUND IS JUST A CLICK AWAY!

Sometimes you need to ask the difficult question. Deep down inside, you may already know the answer. But it's not until you actually take the time to assess and realistically address the situation that you decide to act on the solution. While this scenario applies to a variety of issues in life, the topic at hand is the condition of your church property.

Is your congregation considering making improvements on your building to expand ministry or increase revenue? Is it finally addressing deferred maintenance items that worsen every year? Are you ready to reduce your building's carbon footprint and save money on utilities in the process? Can you enhance digital capabilities to maintain and grow your online community?

If any of these questions apply to you, then now is a good time to talk with the Cornerstone Fund about low-cost loan options that will directly improve your facility and potentially strengthen your congregation.

Maria Coyne, President & CEO of Cornerstone Fund, explains how her organization can help. "The United Church of Christ Cornerstone Fund helps local churches and non-profit organizations improve their facilities and create change within their communities. We do this by offering a variety of transformative lending products and investment options that not only empower these communities, but also help clients earn more on their investment."

Many building issues, such as facility additions, major infrastructure improvements, technology upgrades and use of space enhancements, may be addressed by Cornerstone Fund products like mortgages, bridge loans, and lines of credit. States Coyne, "Many churches and organizations find that the Cornerstone Fund offers better financing packaging than a local bank. Plus, since the Cornerstone Fund only works with churches and nonprofit organizations, the Fund understands your unique needs and can offer both lending expertise and flexibility – along with great interest rates – that you won't find anywhere else."

"For congregations looking to reduce their carbon footprint, the Creation Care Loan Program is specifically dedicated to environmental justice efforts and allows us to offer lower subsidized loan rates to UCC affiliates," says Coyne. This Creation Care loan product, a new product developed in 2021, may be used for renewable energy installments, building efficiency improvements and other environmental care projects.

Congregations and UCC-affiliated organizations across the country have taken advantage of Cornerstone Fund offerings. Regardless of your church or organization needs, the United Church of Christ Cornerstone Fund may be able to assist. Visit www.CornerstoneFund.org to learn more or contact a lending specialist at 888-UCC-FUND (822-3863) or lending@cornerstonefund.org.