Lutheran Church Extension Fund
› where investments build ministry

LCEF-District Name
Contact Name, Contact Title
Phone Number
Email Address
Website

Investment Interest Rates-April 2019

Minimum	Term	Rate	APY
Dedicated Certificate (custodial account for minors: $25 minimum)			
$100	---	0.375%	0.376%
$1,000	---	0.500%	0.501%
$5,000	---	0.625%	0.626%
IRA Dedicated Certificate			
$100	---	0.625%	0.626%
$1,000	---	0.750%	0.752%
$5,000	---	0.875%	0.878%
$10,000	---	1.125%	1.130%
Y.I. StewardAccount® (portion of balance over $1,000 earns second-tier rate)			
$25-$1,000	---	3.500%	3.557%
Over $1,000	---	1.250%	1.257%
StewardAccount Certificate			
$100	---	0.625%	0.627%
$1,000	---	0.750%	0.753%
$5,000	---	0.875%	0.879%
$10,000	---	1.125%	1.131%
Family Emergency StewardAccount (balances under $10,000 require monthly electronic investments)			
$25	---	1.250%	1.257%
ConnectPlus Term Note--Fixed			
$500-$5,000	2 yrs.	3.000%	3.034%
Over $5,000	---	1.250%	1.256%
PartnerPlus Term Note--Fixed			

Minimum	Term	Rate	APY
Term Notes and IRA Term Notes-Fixed			
$500	6 mos.	1.125%	1.130%
$500	9 mos.	1.250%	1.256%
$500	1 yr.	2.000%	2.015%
$500	18 mos.	2.125%	2.142%
$500	2 yrs.	2.250%	2.269%
$500	3 yrs.	2.375%	2.396%
$500	4 yrs.	2.500%	2.524%
$500	5 yrs.	2.625%	2.651%
Term Notes and IRA Term Notes-Floating			
$100	30 mos.	2.250%	2.269%
$100	60 mos.	2.500%	2.524%
IRA Jumbo Note			
$100,000	5 yrs. fixed	3.000%	3.034%
$100,000	60 mos. floating	2.875%	2.906%
HSA Certificate			
$1	---	0.625%	0.627%
$2,500	---	1.125%	1.131%
$5,000	---	1.500%	1.510%
$15,000	---	2.125%	2.146%
Congregation Certificates-Demand			
$100	---	0.625%	0.626%
Congregation StewardAccount Certificates			
$100	---	1.000%	1.005%
$250,000	---	1.125%	1.131%

Minimum	Term	Rate	APY
Cemetery Care StewardAccount			
$1,000	---	0.625%	0.627%
$25,000	---	0.750%	0.753%
$50,000	---	0.875%	0.879%
$100,000	---	1.125%	1.131%
Congregation Term Notes-Fixed			
$500	6 mos.	1.125%	1.130%
$500	9 mos.	1.250%	1.256%
$500	1 year	2.000%	2.015%
$500	18 mos.	2.125%	2.142%
$500	2 yrs.	2.250%	2.269%
$500	3 yrs.	2.375%	2.396%
$500	4 yrs.	2.500%	2.524%
$500	5 yrs.	2.625%	2.651%
Congregation Term Notes-Floating			
$100	30 mos.	2.250%	2.269%
$100	60 mos.	2.500%	2.524%
Congregation Endowment Note-Fixed			
$1,000	5 yrs.	2.250%	2.269%
$10,000	5 yrs.	2.375%	2.396%
$100,000	5 yrs.	2.500%	2.524%
Congregation Endowment Note-Floating			
$1,000	60 mos.	2.250%	2.269%
$10,000	60 mos.	2.375%	2.396%
$100,000	60 mos.	2.500%	2.524%

LCEF is a nonprofit religious organization; therefore, LCEF investments are not FDIC-insured bank deposit accounts. This is not an offer to sell LCEF 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. LCEF StewardAccount access features provided through UMB Bank n.a. The Dedicated/Demand Certificates and StewardAccount are not available to investors in South Carolina. The Family Emergency StewardAccount is known as the Family StewardAccount in the State of Ohio. ConnectPLUS is not available to investors in Ohio and Pennsylvania. 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 serves as a custodian of the LCEF IRA/HSA Programs.

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$500-$25,000	2 yrs.	2.375%	2.396%	$500,000	---	1.250%	1.257%
$500-$25,000	4 yrs.	2.875%	2.906%	$1,000,000	---	1.375%	1.384%
Over $25,000	2 & 4 yrs.	1.250%	1.256%				

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