

## MyAccount

Our free online financial service is available to the custodian of the account.

### FEATURES:

- > View history, balances and cleared checks.
- > Access electronic statements.
- > Order checks.
- > Contact LCEF via secure email.

## Y.I. CLUB EXTRA CREDIT AWARDS

As a member of the Y.I. Club, your young investor may be eligible for Extra Credit investment incentives. To learn more about these opportunities and requirements, visit the Y.I. Club page at [lcef.org](http://lcef.org).

### EXTRA CREDIT FOR GOOD GRADES

LCEF will pay \$1 per "A" up to a maximum payout of \$25 per calendar year. The Extra Credit Award will be paid to the Y.I. StewardAccount.

### EXTRA CREDIT FOR SERVICE HOURS

LCEF will pay \$25 per calendar year for the completion of 10 or more hours of a service project(s). The Extra Credit Award will be paid to the Y.I. StewardAccount.

## A Purpose to Our Promise

Our mission is to support the Church in fulfilling its mission of sharing the Gospel of Jesus Christ by being a Christ-centered servant partner of The Lutheran Church—Missouri Synod (LCMS), ensuring that funds and services are available now and in the future.

TO LEARN MORE  
call 800-843-5233 or visit [lcef.org](http://lcef.org).



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YOUNG INVESTORS  
**STEWARDAccount®**



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. LCEF StewardAccount access features provided through UMB Bank n.a. The StewardAccount is not available to investors in South Carolina.

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 **Lutheran Church Extension Fund**  
> where investments build ministry

# Y.I. STEWARDACCOUNT FEATURES

Welcome to the Lutheran Church Extension Fund (LCEF) Young Investors (Y.I.) Club. Please review the following information about your Y.I. StewardAccount.

## ■ CHECK WRITING (OPTIONAL)

If selected, the initial order of 20 personalized checks is free and will arrive within two weeks. Reorders are available and are charged to the account at LCEF's cost.

As the custodian, you may write checks for funds to be used for the benefit of the minor. There is no minimum amount per check and no limit on the number of checks that may be written.

## ■ VISA® DEBIT CARD (OPTIONAL)

If selected, your custodial debit card will arrive within 10 days. Your personal identification number (PIN) will be mailed separately. As the custodian, all debit card transactions must be for the benefit of the minor.

The debit card issued to a minor (at least 16 years old) will have a unique card number. The personal identification number (PIN) will be mailed separately.

The debit card is not a credit card—the funds will be deducted directly from the Y.I. StewardAccount. There is no minimum transaction amount. A list of the maximum transaction limits will be included with the card.

## ■ ADDITIONAL INVESTMENTS

Funds may be added to the Y.I. StewardAccount at any time by check, transfer or through the Y.I. Stamp Program.

Recurring electronic investments to the account may be established during the application process or later by completing the Investment ACH Authorization Form at [lcef.org](http://lcef.org). To discontinue an electronic investment, contact LCEF.

## ■ LIMITED FEES

There are no monthly maintenance fees. Fees are limited to specific transactions, such as insufficient funds, wire transfers, stop payments, etc. View our Fee Schedule at [lcef.org](http://lcef.org).

## ■ INTEREST AND INTEREST RATE

Interest is paid monthly to the investment. Interest rates may be adjusted on a monthly basis. Current rates are available at [lcef.org](http://lcef.org) or by calling 800-843-5233.

The Y.I. StewardAccount has a blended rate structure with two tiers. The balance in the first tier, up to \$1,000, earns the highest interest rate. The rate for the second tier is applicable to the portion of the account balance that exceeds the maximum amount of the first tier.

*Example: Y.I. StewardAccount has a balance of \$1,050 for the entire month (no activity). The highest interest rate will apply to \$1,000 of the account balance; the second-tier interest rate will apply to the remaining balance of \$50 (\$1,050 minus \$1,000).*

## ■ MONTHLY STATEMENTS

The Y.I. StewardAccount receives a monthly statement, with activity listed through the last business day of the month. The interest rate displayed on the statement is based on the account balance as of the last business day of the month. If that amount is over \$1,000, a blended interest rate will appear on the statement.

Printed statements are mailed by the fifth business day of the month. Electronic statements (e-statements) are available on or before the third business day of the month.

# IMPORTANT INFORMATION

## INVESTMENTS AND REDEMPTIONS

As a Custodial Certificate for Minor, the initial and all subsequent investments are irrevocable and will be subject to the Uniform Gift to Minors Act or Uniform Transfer to Minors Act under the state designated in the minor's mailing address on the application.

Redemptions are paid only upon the use of a debit card or the signature of the custodian, an Authorized User or as required or permitted by law and the funds must be used for the benefit of the minor. LCEF, however, has no duty or agreement whatsoever to monitor or ensure that the acts of the custodian (or successor custodian) are for the minor's benefit.

## INSUFFICIENT ITEMS AND OVERDRAFTS

If the Y.I. StewardAccount does not have sufficient funds when a check, draft or electronic debit is presented for payment, the transaction will post to the account and subsequently be returned. The account will be assessed a fee for each insufficient item.

## CHECK STOP PAYMENTS

A stop payment may be placed on a check that has not cleared the Y.I. StewardAccount by calling LCEF or entering the request through *MyAccount*. A verbal request requires a signed confirmation form that must be returned to LCEF within 14 days or the stop payment will lapse. Once confirmed, the stop payment will remain in effect for six months from the date of receipt. A fee will be assessed for each request.

## LOST/STOLEN VISA DEBIT CARDS

To report a lost or stolen Visa debit card, contact the UMB Card Center at 800-449-9176 as soon as possible.