

Is your church
in need of
improvements,
repairs or
upgrades?

We can help.

Your Church Has A Future

You have potential for growth and opportunity to reach deep into your community with the Gospel. What better feeling to know than that your ministry is playing a part in God's redemptive work—a mission you've always fostered.

LCEF remains committed to our partnerships:

- The Lutheran Church—Missouri Synod (LCMS)
- LCMS districts
- Congregations
- Organizations
- Church workers and LCEF investors

And to building and strengthening relationships.



Lutheran Church Extension Fund
> where investments build ministry

7 a.m. to 5 p.m. (CT)
800-843-5233 | lcef.org

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CHURCH IMPROVEMENT LOAN

Zion Lutheran Church
Hillsboro, Oregon.



Lutheran Church Extension Fund
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CHURCH IMPROVEMENT LOAN

It could be ventilation in the sanctuary, a leaking or water-stained roof or an outdated restroom—but it needs to be fixed for three reasons:

1

Prevent bigger problems down the road.

Addressing needed repairs now will prevent bigger issues and more costly repairs later.

2

Improve your church's visual appeal.

Update your church to become more welcoming to members and visitors alike.

3

Relieve unnecessary stress.

Let's be honest: Unless you address the issues, you're always going to be thinking about it.

HOW TO APPLY for a loan

Call your LCEF District Vice President or call Lutheran Church Extension Fund at 800-843-5233, 7 a.m. to 5 p.m. (CT), Monday through Friday.

Visit lcef.org/church-improvement for more information.

CHURCH IMPROVEMENT LOANS CAN BE USED FOR:

- Critical repairs that can lead to substantial damage and cost if not fixed in a timely manner.
- Upgrades that enhance your church's appearance and comfort.
- Facility and restroom upgrades for handicap accessibility.
- Energy-efficiency projects to save money in the long term.

CHURCH IMPROVEMENT LOANS ARE LIMITED TO CONGREGATIONS AND INCLUDE :

- Maximum 10-year term.
- Up to \$150,000.
- Special introductory rates available.
- Low set-up costs.
- Payments fully amortized over term.