



# Lutheran Church Extension Fund Investment Interest Rates

## May 2010

1-800-843-5233  
www.lcef.org

10733 Sunset Office Drive  
Suite 300  
St. Louis, MO 63127

### StewardAccount® Certificate

Minimum Investment	Rate	APY
\$100	-- 0.625%	0.627%
\$1,000	-- 0.750%	0.753%
\$5,000	-- 1.125%	1.131%
\$10,000	-- 2.125%	2.146%

### Dedicated Certificate

Minimum Investment	Rate	APY
\$100	-- 0.500%	0.501%
\$1,000	-- 0.625%	0.626%
\$5,000	-- 0.750%	0.752%

*Custodial accounts for minors: \$25*

### Fixed Term Notes

(Minimum Investment \$500)

	Rate	APY
6 Month	-- 1.125%	1.130%
9 Month	-- 1.250%	1.256%
1 Year	-- 1.375%	1.382%
18 Month	-- 1.625%	1.635%
2 Year	-- 1.750%	1.762%
3 Year	-- 2.000%	2.015%
5 Year	-- 3.500%	3.546%
6-10 Year	-- 2.750%	2.778%
11-15 Year	-- 3.000%	3.034%
16-20 Year	-- 3.250%	3.290%

### Floating Term Notes

(Minimum Investment \$100)

	Rate	APY
2½ Year (30 Month)	-- 1.670%	1.680%
5 Year (60 Month)	-- 2.320%	2.340%

### Family Emergency StewardAccount Certificate

Minimum Investment	Rate	APY
\$25	-- 2.250%	2.273%

*Balances of <\$10,000 require monthly electronic investments*

### HSA FlexPlus Certificate

Minimum Investment	Rate	APY
\$1	-- 2.000%	2.018%
\$2,500	-- 2.500%	2.529%
\$5,000	-- 3.000%	3.042%
\$15,000	-- 3.500%	3.557%

### Next Generation Note\*

(Minimum Investment \$5000)

	Fixed Term - Rate	APY
Next Generation	-- 5.000%	5.095%

### IRA Dedicated Certificate

Minimum Investment	Rate	APY
\$100	-- 0.625%	0.626%
\$1,000	-- 0.750%	0.752%
\$5,000	-- 1.125%	1.130%
\$10,000	-- 2.125%	2.142%

### IRA Jumbo Notes

(Minimum Investment \$100,000)

	Rate	APY
5 Year Fixed	-- 3.875%	3.932%
60 Month Floating	-- 2.695%	2.722%

### Cemetery Perpetual Care StewardAccount® Certificate

	Rate	APY
\$1,000	-- 2.125%	2.146%
\$25,000	-- 2.250%	2.273%
\$50,000	-- 2.375%	2.401%
\$100,000 +	-- 2.625%	2.657%

### Congregation Endowment Note

(60-Month Floating)

Minimum Investment	Rate	APY
\$1,000	-- 2.695%	2.722%
\$10,000	-- 2.820%	2.850%
\$100,000	-- 2.945%	2.978%

### Congregation Endowment Note

(5-Year Fixed)

Minimum Investment	Rate	APY
\$1,000	-- 2.695%	2.722%
\$10,000	-- 2.820%	2.850%
\$100,000	-- 2.945%	2.978%

### Congregation Certificates

(Minimum Investment \$100)

	Rate	APY
Demand	-- 1.125%	1.130%
StewardAccount® Certificates		
\$100	-- 2.125%	2.146%
\$250,000	-- 2.250%	2.273%
\$500,000	-- 2.375%	2.401%
\$1,000,000 +	-- 2.500%	2.529%

\*In conjunction with the purchase of the Next Generation Note, you have made a contribution to the LCEF. A portion of this contribution is non-deductible and considered a premium on the purchase of the note since you are receiving a benefit in return for the contribution (i.e., a 1.5% higher interest rate on the balance of the note). The APY on the principal amount of the Next Generation Note is 5.095%. If the non-deductible portion of the contribution (premium) is deducted from the interest you receive on the note, the yield-to-maturity is reduced to 3.16%.

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. The offer is made solely by LCEF's Offering Circular. Investors should carefully read the Offering Circular, which more fully describes associated risks.

# Lutheran Church Extension Fund



IOWA EAST & WEST  
LCEF

LCEF IOWA NEWS

JUNE 2010



## Your LCEF Investments At Work In Iowa District West

### Kids Stampin' It Up at Zion Lutheran Church in Manning



"As I see the children come with their K.I.D.S. stewardship boxes, I thank the Lord we started this program. I feel we are helping parents teach their children responsibility in handling their finances," said Board of Education Chair Margaret Backhaus of Zion Lutheran Church in Manning.

Learning to be a good steward and to manage money; it takes practice!

Member Jodi Ramsey and mother of four said, "It's fun on Sunday mornings to have the kids take THEIR money to the offering - they really become a part of giving back at a young age." Zion has certainly given the program its stamp of approval.

**Is this just about the children?** "[The stamp program] also makes us as parents keep up with our commitment to the church (it keeps us accountable!)," said Ramsey. Each box has three sections: sharing, saving and spending. Together each week, parents and children decide what to do with chore and gift money and separate it accordingly.

Children bring their saving money to the stamp table at church to start their very own investments. While offering comes first for the Ramsey children, they are also learning other building blocks for managing their money. "My older boys will be 7 in June and are already talking about what they will save for down the road . . . a computer or a car! They also keep a close count on their 'spend' section so they know when they will have enough for their next Webkinz™ pet," said Ramsey. At age four, her daughter's 'spend' choice was a new pair of shoes. "What will she be like at 16?!", exclaimed Mom. "Needless to say I am a big advocate for this [K.I.D.S. Stamp] program. Thank you for coming to share it with our congregation!"



Meet four of the grandchildren (and K.I.D.S. Stammers) of Rev. Bob and Diane Riggert. Riggert (a.k.a. Grandpa) serves as the Iowa District West Youth-Education-Stewardship Executive.

Member Warren Puck serves as Zion's Stamp Coordinator and several volunteers help children fill their stamp books on Sunday. One full stamp book (\$25 value) can be the start of a child's long term savings journey. By investing in LCEF, funds are also supporting LCMS churches and schools unlike secular banks or financial institutions.

To start a K.I.D.S. Stamp Program, view the K.I.D.S. Stamp video and download a K.I.D.S. Introductory Kit online at [www.iowalcef.org](http://www.iowalcef.org) (click on K.I.D.S.) or contact Ruth Gerken. We look forward to helping you teach children about discipleship and stewardship, while building up the Kingdom of God.

Plus, check out the brand new K.I.D.S. Count curriculum-stewardship-focused lessons for K-8. With these flexible lessons, it's easy to teach children God-pleasing choices and how to manage His gifts. Go to [www.lcefkids.org](http://www.lcefkids.org).



A partner with LCEF for various maintenance projects over the years, Zion Lutheran Church in Manning, Iowa most recently began to offer LCEF's K.I.D.S. Stamp program. Children at Zion now have the opportunity to learn the first steps of good stewardship and financial management by investing in the Church.

For more information on LCEF loans, investments, and services, please contact:

**Carole L. White** LCEF  
V.P. Iowa East & West  
6428 160th Ave  
Storm Lake, IA  
50588-7566

Toll Free Phone:  
1-877-439-5233  
[carole.white@lcef.org](mailto:carole.white@lcef.org)



**Ruth Gerken**  
Promotions Director  
Iowa East & West  
[ruth.gerken@ialcef.org](mailto:ruth.gerken@ialcef.org)