



# Lutheran Church Extension Fund Investment Interest Rates

## October 2010

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www.lcef.org

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### 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%
<i>Custodial accounts for minors: \$25</i>		
\$1,000	-- 0.625%	0.626%
\$5,000	-- 0.750%	0.752%

### 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	-- 3.250%	3.290%
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	-- 4.750%	4.835%

### 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	-- 3.625%	3.675%
60 Month Floating	-- 2.695%	2.722%

### Cemetery Perpetual Care StewardAccount® Certificate

	Rate	APY
\$1,000	-- 2.000%	2.018%
\$25,000	-- 2.125%	2.146%
\$50,000	-- 2.250%	2.273%
\$100,000 +	-- 2.500%	2.529%

### 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	-- 2.000%	2.018%
\$250,000	-- 2.125%	2.146%
\$500,000	-- 2.250%	2.273%
\$1,000,000 +	-- 2.375%	2.401%

\*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 4.835%. 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 2.92%.

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.