

### Shared Blessings

## Rebate Program

Lutheran Church Extension Fund (LCEF) is excited about the *Shared Blessings* Loan Rebate Program. Congregation members can work towards their financial goals with competitive rates while providing an interest rebate to your congregation. Four exciting investment programs that will increase your investments portfolio and help Trinity obtain a Shared Blessings Rebate are Family Emergency StewardAccount®, ConnectPLUS, PartnerPLUS & Young Investors (Y.I.) Club (see other side).

## Shared Blessings Loan Rebate Example

Communicant Members 1075

Number of LCEF Investors Today 412

Percent of Members as Investors 38.3%

Current Loan Balance \$8.3M

Loan Length 20 Years

Annual Interest Rate 3.875%



Eligibility Ranges	Shared Blessings Rebate	Total Required Investors	Investors Needed	Rebate July 2016—June 2017	Estimated Rebate July 2017—June 2018	Total Estimated Rebate over 20 Years
7.5%	0.250%	81	Met	\$20,400	\$19,700	\$235,500
15%	0.375%	162	Met	\$30,600	\$29,600	\$353,200
25%	0.500%	269	Met	\$40,800	\$39,500	\$470,900
35%	0.750%	376	Met	\$61,200	\$59,200	\$706,400

#### LCEF-Florida-Georgia District Team:

Daniel J. Reichard, Vice President, DReichard@flgadistrict.org \*
Laura Zirbel, Loan Consultant, lzirbel@flgadisrict.org\*

Debbie Talbot, Administrative Assistant, dtalbot@flgadistrict.org \*
flgadistrict.org \*(877)457-5556, ext. 4

Facebook: LCEF Florida Georgia District Twitter: @LCEFdanR

National Office: St. Louis Iceforg 800-843-5233

# An LCEF Investment Option for All

## **ConnectPLUS**

3% fixed rate (on first \$5,000) and opportunity to empower LCMS ministries

- >\$500 minimum to open
- ₹Floating rate on balance over \$5,000
- Two-year term
- >Additional investments of at least \$25 allowed
- \*For new LCEF investors 18 and older



## The Young Investors Y.I. Club

With a \$25 investment your child becomes a Y.I. Club member with special activities, games and fun!

- >3.5% Premium Interest Rate
- >\$ for Good Grades
- >\$ for Community Service
- >College Scholarship Program



# Family Emergency StewardAccount®

Expecting the unexpected makes for good planning, that's why you might consider LCEF Family Emergency StewardAccount.:

- >Min \$25 to start investment
- >Min \$25 monthly until balance of \$10,000
- >12 checks per year (\$250 per check min)
- >No monthly maintenance or membership fees
- >FREE MyAccount online services
- >Interest Rate: 1%



## PartnerPLUS for Current Investors:

- >Low Minimum \$500 to start
- >Competitive fixed rate of 2% on two-year notes or 2.5% on four-year notes
- >Balance over \$25,000 earns second-tier fixed rate of 1%
- >Additional funds can be added at any time (\$25 minimum)
- >Offer available for a limited time only





Lutheran Church Extension Fund
> florida-georgia district