

Y.I. Club

Young Investors (Y.I.) Club for children ages 0-18 offers a fun and easy way to help kids learn valuable stewardship concepts. LCEF's Y.I. Club StewardAccount® features:

- Minimum of \$25 to open account.
- Premium interest rate on balances up to \$1,000 - **currently pays 3.5%**.
- Savings grow with child, but are accessible.
- Debit card available at age 16.
- Make additional investments with checks or Y.I. Stamps.
- Extra credit deposits for good grades and service hours.
- Scholarship program available for high school seniors.



Little Lambs
Ages 0-6



Mission Builders
Ages 7-12



World Changers
Ages 13-18



See your congregational LCEF Advocate or visit lcef.org for an investment application.



LCEF's Family Emergency StewardAccount

may be the perfect way to begin an easy family savings plan for those unexpected expenses.

See the features this investment offers:

- Minimum \$25 investment to open
- Minimum \$25 monthly electronic investment required until account reaches and maintains a balance of \$10,000.
- Monthly adjustable interest rate - **currently pays 1%**.
- Limit of 12 checks per calendar year, with per-check minimum of \$250.
- Interest compounded and paid monthly.
- No monthly maintenance or membership fees.
- Free *MyAccount* online services, including e-statements.



ConnectPLUS

for **NEW** investors

➤ **3% fixed rate** on a two-year term note

ConnectPLUS for NEW Investors is a great opportunity for members who have never invested with LCEF to join this ministry partnership. **ConnectPLUS** features:

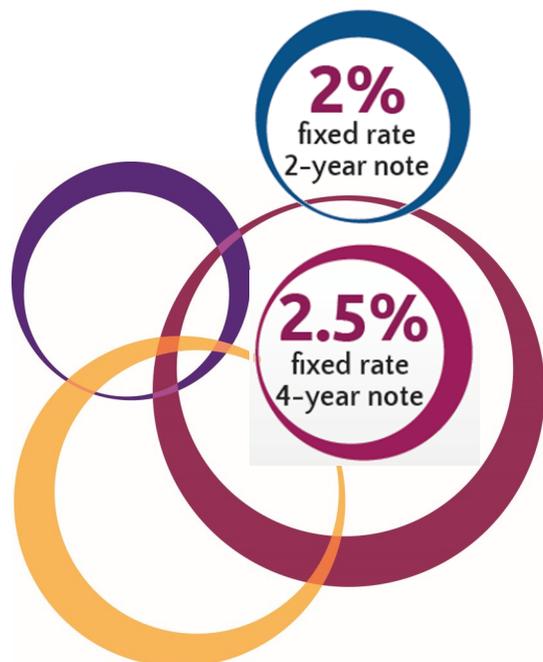
- Experience the ministry dividend of supporting and empowering ministries.
- **3% fixed rate on the first \$5,000**, balances above \$5,000 earn second-tier rate.
- \$500 minimum to open.
- Two-year term note; one new investment per investor.
- Additional investments of at least \$25 allowed.
- Interest compounded and paid quarterly.
- Available for a limited time only.

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 Demand/Dedicated Certificate and StewardAccount are not available to investors in South Carolina. ConnectPLUS is not available to investors in Ohio and Pennsylvania.

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PartnerPLUS

for **CURRENT** investors



PartnerPLUS for CURRENT LCEF Investors is a great opportunity for members to continue their support of LCEF. Ready to serve – again? **PartnerPLUS** features:

- Empower the positive influence that ministries have on their communities.
- **Fixed rate of 2% on two-yr. notes or 2.5% on four-yr. notes.**
- \$500 minimum to start.
- Balances over 25,000 earn second-tier rate.
- Additional investments of at least \$25 allowed.
- IRAs and organizational investments allowed.
- One account per investor; no transfers from other LCEF investments.
- Available for a limited time only.