

Who is the Southern District Church Extension Fund?

The fund was created in 1888 to benefit the congregations of the Lutheran Church Missouri Synod, Southern and Western expansion. As the LCMS grew and divided into districts the fund became part of the Southern District LCMS. The fund benefits congregations by providing affordable loans for mission planting and expanding existing ministries. The Church Extension Fund (CEF) also provides financial investment products to those affiliated with the Southern District LCMS congregations.

What type of products and services does CEF provide?

The Southern District CEF provides affordable loans to LCMS congregations for new facilities, additions, professional worker primary residence, capitol improvements as well as major equipment purchases such as organ, piano, computer or phone systems.

In addition on the investor side, we provide 1, 3 and 5 year CDs/Notes at a competitive interest rate. The fund also has on Demand Accounts called Save-By-Mail, and 10 year debentures who's interest rate is usually better than open market rates. Debenture sales may be limited. There is always risk in investing and all investors are invited to explore our web site at www.southerncef.org to read the full prospectus or call us, we will be happy to mail a copy to you.

What do we do with the funds you invest?

Our business is investing in ministry and mission of the Southern District LCMS. All funds less administrative costs are re-invested into interest bearing products and the earnings are reinvested back into CEF to be loaned once again to congregations.

Is your interest
growing
in your church?

See the cards inside for detailed information.



Investment Guide

The Southern District Church Extension Fund is a financial mission exclusively servicing the congregations and members of the Southern District Lutheran Church Missouri Synod in Louisiana, Mississippi, Alabama and Florida.



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FAX: 985-377-0013 E-MAIL: accounts@southerncef.org

www.southerncef.org



Quick Glance Product List

Details on each product are on the cards in the pocket.

YES – Young Elite Savers

A special demand account for young investors with special tiered interest. The first \$3,000.00 on deposit earns a higher than normal interest rate. The remaining balance earns normal Save-By-Mail rate. Owner of this account must be under age 18 at opening.

Stamps

A long standing CEF tradition, we have brought back stamps in \$1.00 denominations. Ideal for rewarding attendance at Sunday School, Mid-week, good report cards, chores, etc. Save a book of 25 stamps, and start a YES Account or redeem for cash.

CDs/Investment notes – 1,3,5 year notes

This is the mainstay of our investment products. Low minimum requirements with good return on investment. No fees or hidden charges. Early redemption will effect interest rate. See the information card for current rates and more information.

Save-By-Mail

Remember the old “pass book accounts”? Simple account, simple interest (compounded monthly). This is an on demand account paying market or better interest. We will send a check when ever you want.

10 Year Debentures

These are financial instruments that are like savings bonds. You buy today at a set price, and then redeem in 10 years for face value or more if you keep them past maturity. Again, please see the insert for full details and costs.

Additional Information about Southern District Church Extension Fund, Inc.

Southern District Church Extension Fund incorporated in 2004 under the laws of the State of Louisiana. Prior to 2004, we were part of the Southern District LCMS. Our principle office is located at 101 Mission Drive (suite100), Slidell, LA 70460. We are on the same campus as the Southern District LCMS. The day to day operation of the fund is managed by an Executive Director who operates under the policies established by the Board of Directors (Trustees). The Board established interest rates and loan rates, determines where to invest and in general manages the fund.

The Southern District CEF has broker/sales security licenses in Louisiana, Mississippi and Florida. At the time of this printing Alabama does not require licensing for “church securities”. However, we are registered as a foreign corporation in Alabama. We submit annual reports (prospectus) to each state with full audited financials. Southern District CEF uses outside CPA firms for their audits and we also must meet Lutheran Church Missouri Synod Board of Church Extension Fund standards as well as North American Securities Administrators Association guidelines.

Please use our web site as a further resource
www.southerncef.org

UPSIDE In over 125 years, the fund has never lost a single investor dollar, and our interest rate is quite competitive.

DOWNSIDE The fund is not a bank so we can not be insured with FDIC. We do operate under the NASAA guidelines.