



# Southern District (LCMS) Church Extension Fund, inc. [www.southerncef.org](http://www.southerncef.org) | 1-888-493-5962

The Southern District Church Extension Fund is the best kept secret of our church body. This insert is not asking you for money or donations but asking you, **“Is your interest growing in your church?”** This is of course a double sided question. Is your personal passion for Jesus, your interest for ministry growing in your local congregation by your involvement and support? Secondly, are your financial assets invested in a way that directly impacts the mission and ministry of your church and the Southern District congregations?

The Southern District Church Extension Fund only receives investment from those affiliated with our Southern District Lutheran Congregations. We invest your dollars into our local congregations and we pay you a return that we believe is better than current market rates. Our current rates are on the back side of this insert, but first, a little about our ministry and support of the Southern District:

The Southern District Church Extension Fund is just that, a Southern District owned and operated financial arm of our LCMS church body. We are not Thrivent® a pan-Christian ministry. We are not The Lutheran Church Extension Fund®, an International LCMS ministry. Our charter only allows us to operate in the geographical boundaries of the Southern District, Louisiana, Mississippi, Alabama, and panhandle of Florida. Your District Convention is our convention; your delegates to the District Convention are our delegates. The convention elects our Board of Directors who in turn are entrusted with operating this 127 year old institution\* that can proudly boast it has never lost a single dollar of investors' money.

We are not large by financial standards, only 27million in assets. By being relatively small we are more nimble and able to respond to the special needs of our congregations. We know our 168 congregations, we know the men, women and children who worship in them and we know your pastors. More importantly, we know your passion for the gospel of Jesus and we are here to support that passion.

We have designed some new products for your investment considerations and expanded our loan policy to include capital equipment repair, purchase of organs, pianos, sound systems, assist with rostered worker home purchase and more. Check us out at **[www.southerncef.org](http://www.southerncef.org)** or call **1-888-493-5962** to find out how you may participate in this essential ministry.

\* The SDCEF was originally established 1882 as part of the Southern District. Separately incorporated on June 1, 2004. Thrivent® & LCEF® are registered trade names.

# Our investment opportunities as of September 2014

Please read the full prospectus available on request or at [www.southerncef.org](http://www.southerncef.org).  
There is always risk with any investment. Rates subject to change.

Please find an investment purchase form in our congregational information display or on line.

## YES

3% on first \$3,000.00

Our new **Young Elite Savers** is a special demand account for children and youth under the age of 18. The first \$3,000.00 will pay a higher interest rate than our normal demand account. The remaining balance will earn our normal save by mail rate. All new accounts receive a FREE lagniappe tote bag with craft supplies. \$25.00 minimum must have an adult signer.

## NOTES

1 year earns 1.0%  
3 year earns 1.5%  
5 year earns 2.0%

Minimums apply, \$50, \$100 & \$1,000 respectively

**Notes** are the mainstay of our investment products. The funds you invest are then invested in congregational loans for the expansion and support of the ministry.

Low Minimum requirements

No hidden fees.

Early redemption will affect interest rate.

## STAMPS

A long standing C.E.F. tradition – we have brought back stamps in a \$1 denomination. Ideal for rewarding attendance at Sunday school, Mid-week, good report cards, chores, etc. Save a sheet full and open a Y.E.S. account or redeem for cash. Sold in \$25 sheets.

