



Expecting the Unexpected

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—The Polleys, Holy Cross, Prior Lake, Minn.

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You never know when there may be a need for funds not allocated in your monthly budget. This investment builds over time with electronic funds transfer (EFT) and interest earned. You can access the funds easily when you need them the most.

Family Emergency StewardAccount Features:

- Minimum \$25 investment to open account.
- **Feb. 2016 interest rate 1.000%.**
- Minimum \$25 monthly electronic investment required until account reaches and maintains a balance of \$10,000 or more.
- Limit 12 checks per calendar year, with per-check minimum of \$250.
- Initial quantity of checks FREE; check reorders competitively priced.
- Interest compounded and paid monthly.
- No monthly maintenance or membership fees.
- Free *MyAccount* online services, including e-statements.
- For disclosure information, see LCEF's Offering Circular online at lcef.org or call 800-843-5233 for a copy.



Lutheran Church Extension Fund

➤ where investments build ministry

10733 Sunset Office Drive
Suite 300
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800-843-5233
lcef.org



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. The Family Emergency StewardAccount is not available to investors in South Carolina. This investment is known as the Family StewardAccount in the state of Ohio. StewardAccount access features are offered through UMB Bank, n.a.

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