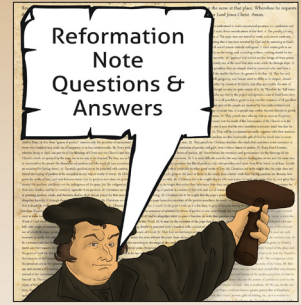




YOUR SAVINGS PLACE  
IN TEXAS

# CEF CHATTER

Texas CEF serving Congregations since 1888



## CEF Investor Services Representatives

*“Ladies, what are some of the questions you receive about the Reformation Note?”*



Debbie Morelos



Kenda Zawadzki



Joan Zieschang

- Q:** Are you still running the program? Is the 9.5% investment still available?  
**A:** Yes. It is still available for a limited time. To download an application, visit our site: [www.TexasCEF.org](http://www.TexasCEF.org)
- Q:** It seems complicated. What are the basics?  
**A:** \$500 investment • 9.5% interest rate • 7-month term • Limit one \$500 investment per household  
 • Limited time • Only Texas residents
- Q:** What does “limited time” mean? What is the cut-off date?  
**A:** A cut-off date has not been set. If you are interested do not hesitate.
- Q:** Can I invest in another Reformation Note after my note matures?  
**A:** No. There is limit of one Reformation Note per household in 2017.
- Q:** What are my other investment options?  
**A:** You can continue earning a competitive rate of interest. Compare CEF’s rates to what your local bank is offering. You can also choose to increase your investment so that even more churches can finance facility expansion.
- Q:** What happens after the 7 months?  
**A:** At maturity, investors may withdraw funds, switch to another CEF investment type, or the investment will automatically switch to a CEF one-year term note at the current rate.
- Q:** Are we notified before the Reformation Note rolls over to a one-year term note?  
**A:** Yes, at least 30 days before the note matures, a renewal notice is mailed to the investor.
- Q:** Why should I keep my investment with the Texas CEF ministry?  
**A:** Good things have happened as a result of your original investment choice. New churches have been built, schools expanded, and the Gospel shared. You came for the rate. Stay for the ministry.

## CEF Interest Rates

Investment	Fixed Rate <sup>(2)</sup>		Floating Rate <sup>(2)</sup>	
	Rate	APY	Rate	APY
One Year Note <sup>(1)</sup>	1.500%	1.51%	1.250%	1.26%
Three Year Note <sup>(1)</sup>	2.000%	2.02%	1.500%	1.51%
Five Year Note <sup>(1)</sup>	2.250%	2.27%	1.875%	1.89%
Flex Savings			0.500%	0.50%
<b>Accounts For Congregations</b>				
Congregation Savings			1.000%	1.00%
Building Fund Savings			2.250%	2.27%

All individual Texas District CEF investments (FLEX, fixed and floating rate notes) may be included in a person’s IRA portfolio, through our custodian GoldStar Trust Company. [www.texascef.org/ira.html](http://www.texascef.org/ira.html)  
 (1) Subject to penalty for early withdrawal. (2) Rates subject to change. Rates reviewed monthly. Texas District Church Extension Fund is a nonprofit religious organization; therefore, CEF investments are not SIPC- or FDIC-insured bank deposit accounts. This does not constitute an offer to sell or a request to buy. The offer is made solely by CEF’s Offering Circular.

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 Texas District Church Extension Fund  
 The Lutheran Church—Missouri Synod  
 7900 E. Hwy 290 • Austin Texas 78724  
 Visit us on the Web: [www.TexasCEF.org](http://www.TexasCEF.org)  
 E-mail: [Invest@TexasCEF.org](mailto:Invest@TexasCEF.org)  
 512.646.1233 • 1.888.951.1233

 Follow us on Facebook ...  
[www.facebook.com/texascef](http://www.facebook.com/texascef)

**Subscribe to Extension Extra**  
[texascef.org/subscribe.html](http://texascef.org/subscribe.html)

The mission of the Texas District Church Extension Fund is to extend God’s Kingdom by boldly and responsibly assisting congregations to acquire land and buildings and by linking investors with congregations.

# 100PLUS1



What do you know about 100PLUS1?  
100PLUS1 provides investors in the Church Extension Fund and donors to Texas Partners in Mission a unique opportunity to support new mission growth in Texas.



Texas CEF will match your gift to Texas Partners in Mission 100% and CEF will pay you a bonus 1%.

## 100PLUS1 ... How it Works

Texas Partners in Mission and Texas Church Extension Fund are teaming up to increase the financial resources available for planting new congregations. Both contributed dollars and invested dollars are needed to meet the challenge of planting 10 new ministries a year. The 100PLUS1 program seeks to multiply your gifts and your investments to accomplish the important work of bringing the Gospel to more and more people.

1. Open a new fixed-rate Texas CEF investment of \$5,000 or more.
2. Make a gift of \$1,000 or more to Texas Partners in Mission.

### The benefits of Texas CEF 100PLUS1

- CEF will add 1% to the fixed investment rate of return.
- CEF will increase (match) your gift to Texas Partners in Mission by 100%.
- The gift amount to Texas Partners in Mission must equal at least 10% of the amount of your new CEF investment (a \$50,000 investment, earning a bonus 1%, equals a gift of at least \$5,000).

Call the CEF office at 1-888-951-1233.  
You can also contact Lanny Moore,  
Development Director, Texas Partners in  
Mission at 512-762-2374 or [lmoore@txlcms.org](mailto:lmoore@txlcms.org)



Visit [www.texascef.org](http://www.texascef.org) to download an application or talk with your CEF Representative today.



At the May Board for Church Extension meeting, Stephen Block announced his intention to retire September 1, 2018. He has served as CEF Executive Director since August 1993.

President Ken Hennings will be appointing a search committee to screen candidates for the Executive Director position and make recommendations to the Texas District Board of Directors. If you know individuals with the gifts and skills to effectively lead the church extension ministry they can send resumes to President Hennings at the Texas District Office, 7900 E. Hwy 290 • Austin Texas 78724