

# CHATTER

## Texas District CEF Newsletter

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## IT'S LOAN REBATE TIME!

By Raelyn Pracht

This month we will celebrate Valentine's Day, a day set aside to show people how much we love them. February is also a time where we can celebrate the love we have for our investors and the love our investors have shown to the CEF ministry. Later this month, CEF gets to turn around and show congregations how much they are loved and appreciated by presenting them, not with heart-shaped chocolates, but with a loan rebate check (if applicable).

### How it works:

Supporting investments from individuals, congregations and other entities provide the funds for CEF to make loans to congregations. Each investor designates a congregation to receive credit for their invested dollars. Investments are not pledged for any congregation's CEF loan. The level of supporting investments is one indication of the strength of the partnership between CEF and the borrowing ministry.

*The stronger the level of partnership, the better for each partner.*

We love writing these rebate checks! By doing this, not only are we celebrating our love of partnerships with congregations, but also the support of investors like you. Your love for the CEF ministry makes this possible!

**Over 113 Congregations will receive Loan Rebate checks for 2018 totaling over \$470,000!**

We believe your congregation and Texas CEF are involved in a Gospel partnership. In a good partnerships, there should be a win-win so that at the end of the day, each are better off as a result of the relationship. If your congregation is going to receive a Loan Rebate Check, consider presenting it on a Sunday morning. Don't forget to take photos and send them to Raelyn at [rpracht@texascef.org](mailto:rpracht@texascef.org).

You can download our Incentive Rebate Plan at [texascef.org/borrow/#rebates](http://texascef.org/borrow/#rebates)

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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.

## INTRODUCING...



Kids can contribute to congregations receiving a Loan Rebate Check as well! If their congregation has a loan, they can help by becoming Super Savers! Our new theme for 2019-2020, MOSAIC, teaches kids ages 0-18 about stewardship, discipleship and financial responsibility.

### How it works:

Super Savers who invest at least \$10 each month will receive a Mosaic piece. Every investment counts whether it is a stamp book, a check or an Electronic Funds Transfer.

Each child will receive a backboard with the words "YOU ARE..." and a Mosaic piece with their first deposit. Most Mosaic pieces will have a Bible verse and a line. Kids can look up the Bible verse listed and write down a word representing the Bible verse to them.

## TEXAS DISTRICT CEF FEBRUARY 2019 INTEREST RATES

Investment	Fixed Rate <sup>2</sup>		Floating Rate <sup>2</sup>	
	Rate	APY	Rate	APY
One Year Note <sup>1</sup>	2.375%	2.40%	2.750%	2.78%
Three Year Note <sup>1</sup>	2.625%	2.65%	2.750%	2.78%
Five Year Note <sup>1</sup>	2.875%	2.91%	2.750%	2.78%
Flex Savings			1.000%	1.00%
<b>For Congregations Only</b>				
Congregation Savings			1.250%	1.26%
Building Fund			2.875%	2.91%

After the child receives all the pieces, they can create a piece of Mosaic Art using the pieces they have received, the backboard, and anything else to complete their project.

This new theme is not only a great way to teach children to save, but also to get them into God's Word.

Order your Super Savers brochures by emailing [invest@texascef.org](mailto:invest@texascef.org) or call 1-888-951-1233

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.