

CHATTER

Texas District CEF Newsletter

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WHY SHOULD I INVEST WITH TEXAS CEF?

By Raelyn Pracht

Why should I invest with Texas CEF? Have you been asked this question before? I certainly have. People want to know why they should invest their money with Texas CEF instead of their local banks. It's a fair question, so here are five reasons to help you explain why:

1. We have been helping investors and congregations with their financial goals since 1888.
2. We are a ministry. Investors with Texas CEF know exactly where their money is going - it's going into Texas LCMS churches creating spaces and places for worship.
3. We offer investments to fit everyone's needs: individuals, congregations, and kids too!
4. We offer competitive rates for both personal investments and loans plus investment opportunities for congregations.
5. Investors can help make a difference in their congregation with our loan rebate program. Every investment counts, no matter how small or large.

The above are great answers, but the best one you can give them is the answer to "Why **You** are an Investor".

Spend some time thinking about why you first became an investor with Texas CEF and be ready to answer when that question comes!

To help us help you, let us know what the most common questions are that you receive. You can email them to Raelyn at rpracht@texascef.org

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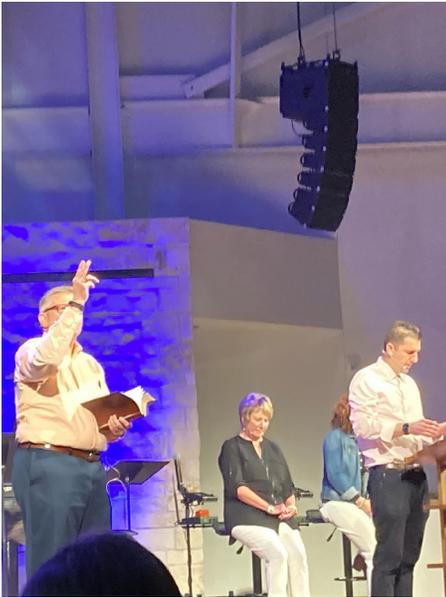
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Texas District Church
Extension Fund
7900 E US 290
Austin, TX 78724
TexasCEF.org
512.646.1233 • 1.888.951.1233

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.



Zion Lutheran Church in Walburg celebrates the dedication of their new worship center.

ZION LUTHERAN, WALBURG

On Sunday, May 3, Executive Director Becca Jones joined the congregation at Zion Lutheran Church in Walburg to celebrate the dedication of their new worship center.

Ever wonder what it's like to partner with Texas CEF? Zion Lutheran's Business Manager, Steven Cashio, had this to say:

"It has been wonderful working with TXCEF during this process. TXCEF has an exceptional team of people who are not only knowledgeable but also helpful and have a heart for ministry. Becca was instrumental in discussions early on and helped me through the process of applying for the congregational loan through TXCEF. She also explained the process very well and was always responsive when I had any questions. Ruby has been wonderful to work with as well. She always promptly responds to calls and e-mails and is always willing to accommodate whenever possible. I couldn't be happier with the way this entire process has transpired."

Interested in finding out more about our loan opportunities?

Visit texascef.org/borrow today!

TEXAS DISTRICT CEF JUNE 2021 INTEREST RATES

Investment	Fixed Rate ²		Floating Rate ²	
	Rate	APY	Rate	APY
One Year Note ¹	1.150%	1.15%	1.125%	1.13%
Three Year Note ¹	1.275%	1.28%	1.250%	1.26%
Five Year Note ¹	1.950%	1.96%	1.375%	1.38%
Flex Savings			0.750%	0.75%
Rainy Day Fund **			1.000%	1.00%
**Amounts over \$10,000 receive the Flex Savings rate				
For Congregations Only				
Congregation Savings			1.000%	1.00%
Building Fund			2.000%	2.02%

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 (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.