INCENTIVE REBATE PLAN



Supporting investments from individuals, congregations and other entities provide the funds for Texas CEF to make loans to congregations. Each investor may designate a congregation to receive credit for their invested dollars. Investments are NOT pledged for any congregation's loan.

At the end of each month the balance in each investors' accounts designated to support the congregation are added together and the monthly rebate amount is determined.

The following table shows the tiers in the Incentive Rebate Plan. After the end of Texas CEF's fiscal year (January 31) a check is written and sent to the congregation for the amounts earned for the previous twelve months. The checks usually arrive during the second half of February each year.

Supporting Investments Level	Annual Rebate from Texas CEF
500% +	2.00%
300%	1.75%
200%	1.50%
150%	1.25%
100%	1.00%
75%	0.75%
50%	0.50%
25%	0.25%
10%	0.10%

Through investments from Texas District LCMS congregations and their members, Church Extension Fund will be the preferred financial resources partner for district ministries focused on multiplying followers of Jesus.