

CHATTER

TEXAS DISTRICT CEF NEWSLETTER

1221 Satellite View, Round Rock, TX 78665
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June 2025

Smart Savings Solutions

Did you know that Texas Church Extension Fund (Texas CEF) offers more than just loans?

We also provide savings opportunities to support your congregation's short-term needs, long-term planning, or upcoming building projects.

Below are opportunities for your congregation to save for whatever the need may be.

Ministry Driven

People Focused

Congregation Savings

- Minimum Investment: \$10
- Floating Interest Rate, Compounded Monthly
- Monthly Statements
- Add or withdraw funds anytime via check or EFT

Building Fund

- Minimum Investment: \$10
- Floating Interest Rate, Compounded Monthly
- Monthly Statements
- Add anytime by check or EFT
- Withdrawals must be for capital improvements (invoices required); penalties apply otherwise

Jumbo Investment

- Minimum Investment: \$100,000
- Fixed Interest Rate
- 18-Month Term
- No early access (penalty: six months' interest)

Fixed Rate Notes

- Minimum Investment: \$500
- Terms: 1, 3, or 5 Years
- Additions/withdrawals only at maturity
- Early withdrawal penalties

Floating Rate Notes

- Minimum Investment: \$500
- Floating Interest Rate
- Terms: 1, 3, or 5 Years
- Add \$25 or more at any time
- Withdrawals only at maturity
- Early withdrawal penalties

Learn more at www.texascef.org
Make Texas CEF your congregation's savings place today!



Follow us on Facebook - facebook.com/texasdistrictcef



Follow us on Instagram - [@texasdistrictcef](https://www.instagram.com/texasdistrictcef)

Trust in the Lord with all your heart, and do not lean on your own understanding. In all your ways acknowledge him, and he will make straight your paths. ~ Proverbs 3:5-6

FAQs: Authorized Signers

Q. How often do we need to update the Congregation/Organization Authorized Signers Form?

This form should be completed any time there is a change in leadership or if you are adding or removing a signer. Every new Congregation/Organization Authorized Signers Form received replaces the previous one.

Q. Can the congregation choose which investments an authorized signer can act upon?

Yes! On the form they can choose either “All Investment & Loan Accounts” OR “Select Investment & Loan Account(s)” and list the specific ones. They can even mark “Inquiry Only” for a signer to be able to get information but cannot authorize any transactions.

Q. Who needs to sign the Congregation/Organization Authorized Signers Form?

The form must be signed by two authorized church/organization leaders who are not listed as authorized signers themselves.

Q. Where can I get the Congregation/Organization Authorized Signers Form?

The form can be downloaded and printed from our website at www.texascef.org or you can request one by emailing invest@texascef.org.

Q. How can I find out who the current authorized signers are, if any?

The pastor may call us to find out, or if you are not an authorized signer, we can reach out to a current signer to get permission to share that information with you or have them contact you directly.

Q. Are authorized signers the same as the congregation’s “legal signers”?

Not necessarily. While the same individuals may serve in both roles, they have different responsibilities and authorizations. See below:

CEF Authorized Signers are individuals the congregation has designated to handle routine business with CEF. This includes signing documents related to day-to-day transactions such as deposits, withdrawals, and account inquiries (both investments and loans) via phone, email, or mail.

Legal Signers are individuals authorized to sign legal documents, such as CEF loan documents. These roles are determined by the congregation’s Constitution and Bylaws and are typically held by one or more of the congregation’s officers.

JUNE INTEREST RATES

FIXED RATE

One Year Note	4.000% (4.06% APY)
Three Year Note	3.850% (3.91% APY)
Five Year Note	3.650% (3.70% APY)
Jumbo Investment*	4.250% (4.32% APY)

*\$100,000 minimum, 18 month term

FLOATING RATE

One Year Note	3.000% (3.03% APY)
Three Year Note	3.250% (3.29% APY)
Five Year Note	3.500% (3.55% APY)
Flex Savings	1.000% (1.00% APY)
Rainy Day Fund**	1.250% (1.26% APY)

**Amounts over \$10,000 receive the Flex Savings rate

CONGREGATIONS

Savings	1.250% (1.26% APY)
Building Fund	3.500% (3.56% APY)

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.



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.

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