

# CHATTER

## TEXAS DISTRICT CEF NEWSLETTER

1221 Satellite View, Round Rock, TX 78665  
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July 2025



## Your Investments at Work: A Celebration at Salem in Tomball

On Sunday, June 1, Texas CEF's Executive Director Becca Jones and Loan Associate Cynthia Segrest visited Salem Lutheran Church in Tomball.

The weekend was a joyful celebration of the strong and enduring partnership between Texas CEF and Salem—honoring the past, celebrating the present, and looking ahead to continued growth together.

As part of the celebration, the 2024 loan rebate (totaling over \$36k) was presented to the congregation. This rebate was made possible through the support of 59 investors who are partnering with Texas CEF to dedicate their support to Salem's mission.

In 2008, Salem's Community Center was dedicated, a milestone made possible by the faithful support of Texas CEF investors. YOUR investments helped bring that vision to life!

As Salem plans for future expansion, (pictured above with Becca Jones), we look forward to continuing this meaningful partnership—strengthened by the commitment of investors who support local ministries and the mission of Texas CEF throughout the Texas District of the LCMS.



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*And he said to them, "The harvest is plentiful, but the laborers are few. Therefore pray earnestly to the Lord of the harvest to send out laborers into his harvest. ~ Luke 10:2*

# Plan Today for Tomorrow's Getaway

Summertime is upon us, and for many, that means a long-anticipated vacation or a family trip. In fact, last summer, 56% of Americans took a summer vacation.

But with prices continuing to rise, fewer people are hitting the road this year. According to Bankrate's 2025 Summer Travel Survey, fewer than half of Americans are planning a vacation this summer.

Whether you're preparing for a trip now or postponing plans until next year, one thing is certain: it's never too early to start saving for your 2026 vacation. Texas CEF is here to help.

The Rainy Day Fund is designed for investors like you—those who understand the value of consistent, purposeful saving. Please visit our website for details on how the Rainy Day Fund works or call us at 1-888-951-1233.



**Be Intentional.  
Be Prepared.**

Invest in the Rainy Day Fund today  
to receive a premium interest rate.

[texascef.org/rainyday](https://texascef.org/rainyday)

 **Texas District Church Extension Fund**  
A ministry of the Lutheran Church—Missouri Synod

Learn more at  
[www.texascef.org](https://www.texascef.org)

*Make  
Texas CEF your  
savings place  
today!*

## JULY INTEREST RATES

### FIXED RATE<sup>2</sup>

One Year Note <sup>1</sup>	4.000% (4.06% APY)
Three Year Note <sup>1</sup>	3.850% (3.91% APY)
Five Year Note <sup>1</sup>	3.650% (3.70% APY)
Jumbo Investment* <sup>1</sup>	4.250% (4.32% APY)

\*\$100,000 minimum, 18 month term

### FLOATING RATE<sup>2</sup>

One Year Note <sup>1</sup>	3.000% (3.03% APY)
Three Year Note <sup>1</sup>	3.250% (3.29% APY)
Five Year Note <sup>1</sup>	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](https://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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