

# CHATTER

## TEXAS DISTRICT CEF NEWSLETTER

1221 Satellite View, Round Rock, TX 78665  
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November 2025



### Breaking Ground for new Elementary School at St. Peter, Northlake



On Sunday, October 12, Texas CEF Executive Director Becca Jones joined Pastor Robert Balduc for the groundbreaking of a new education building at St. Peter Lutheran Church & School in Northlake. We give thanks for this partner in ministry and celebrate how God is growing His work through them!



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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*

# PORTRAITS OF OUR PASTORS ART CONTEST



And the Winners  
Are ...

We loved celebrating our pastors through these incredible works of art created by our talented young artists.

A special thanks to the pastors who joined in the fun and voted for their favorite portraits during the Texas District Pastors Conference!



And now... the winners are:

- paint Ages 6 & Under: Grace, age 6
- paint Ages 7-9: Charlotte, age 9
- paint Ages 10-12: Olivia, age 12
- paint Ages 13-18: Phillip, age 18
- trophy Best Overall: Phillip, age 18



## NOVEMBER INTEREST RATES

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

One Year Note <sup>1</sup>	3.800% (3.85% APY)
Three Year Note <sup>1</sup>	3.750% (3.80% APY)
Five Year Note <sup>1</sup>	3.850% (3.91% APY)
Jumbo Investment* <sup>1</sup>	4.100% (4.16% APY)

<sup>1</sup>\$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)

<sup>2</sup>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](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.



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.

### Texas District Church Extension Fund

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