

CHATTER

TEXAS DISTRICT CEF NEWSLETTER

1221 Satellite View, Round Rock, TX 78665
512.646.1233 • 1.888.951.1233 • TexasCEF.org



JOY

Joy was born on Christmas Day,
And dwells among us - with grace and truth.
Forever joy lives in our hearts
Despite our human moods.

Joy fits in the in-between,
In the spaces of our emotions.
No matter the circumstances we face-
We are gifted with this devotion.

Joy is meant to be shared-
Beyond holding it in ourselves.
To let others know what true joy is-
To let them know - to go and tell.

by Raelyn Pracht



DECEMBER 2025



Follow us on Facebook - facebook.com/texasdistrictcef



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

*For to us a child is born, to us a son is given;
and the government shall be upon his shoulder,
and his name shall be called Wonderful Counselor,
Mighty God, Everlasting Father, Prince of Peace.
Isaiah 9:6*

Merry Christmas

from the elves at Texas CEF

PATRICK
JUANITA
KENDA
DEBBIE
RAELYN

CYNTHIA
CHERYL
RUBY
RENEE
BECCA



DECEMBER INTEREST RATES

FIXED RATE²

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

*\$100,000 minimum, 18 month term

FLOATING RATE²

One Year Note ¹	3.000% (3.03% APY)
Three Year Note ¹	3.250% (3.29% APY)
Five Year Note ¹	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.

Texas District Church Extension Fund
1221 Satellite View, Round Rock, TX 78665
512.646.1233 • 1.888.951.1233 • TexasCEF.org