

# CHATTER

## TEXAS DISTRICT CEF NEWSLETTER

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



February 2026

## INVEST IN AN IRA

Texas CEF is pleased to provide Individual Retirement Accounts (IRAs) as an additional option for those planning for their financial future.

Each IRA comes with its own features and advantages, and our Investor Services Representatives are available to support you—as well as members of your congregation—with questions and guidance throughout the process.

Please encourage your interested members to consult with their tax advisor before making any decision. GoldStar Trust serves as the custodian of the CEF IRA Program.



## TYPES OF IRAs

### Traditional IRAs

Traditional IRAs help you to save for your retirement by allowing the earnings to grow tax-deferred. Contributions may also be tax-deductible if you meet certain conditions. Distributions from the IRA are generally taxable at the time of withdrawal.

### Roth IRAs

Roth IRAs' advantage to saving for retirement is tax-free distributions if certain conditions are met. You must have earned income to open a Roth IRA. Contributions are not tax-deductible.

### Coverdell Educational IRAs (ESA)

Coverdell Education IRA can be used to make annual non-deductible contributions on behalf of a child under the age of 18. The earnings will remain tax-deferred while in the ESA. When the child uses the ESA to pay for qualified education expenses, the contributions and earnings are distributed tax free.

Visit <https://texascef.org/investments/iras/> to find out more and start your savings journey today!



Follow us on Facebook - [facebook.com/texasdistrictcef](https://facebook.com/texasdistrictcef)



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

*Commit your work to the Lord,  
and your plans will be established.  
~ Proverbs 16:3*

# WE'RE HIRING!

Texas CEF is looking for a self-motivated, collaborative, and mission-minded communicator with excellent relationship building skills to join our team as **Manager of Loans and Investment Development.**

Core responsibilities include managing the entire lending lifecycle for ministry partners, from initial outreach through closing and beyond. This encompasses structuring and underwriting loans while providing excellent customer service in a manner that reflects our core values. As a result of these essential responsibilities, strong relationships with congregation ministry leaders across the Texas District are expected, leading to growth in investment and loan activity in support of the mission movement.

Please see the following pages for the job description. You can also review it at [www.texascef.org/careers](http://www.texascef.org/careers)

Send Resumes or Questions to: Texas CEF Executive Director, Becca Jones at [jones@texascef.org](mailto:jones@texascef.org)

WE LOVE BECAUSE HE FIRST LOVED US.



## FEBRUARY 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)

\*\$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)

Except for the Rainy Day Fund, all individual Texas District CEF investments (FLEX, fixed and floating rate notes) may be included in a Texas District CEF 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, Texas 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 Texas 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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# CEF Manager of Loans and Investment Development

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## Summary

The CEF Manager of Loans and Investment Development has strong relational and business acumen to drive mission-multiplication within congregations. Core responsibilities include managing the entire lending lifecycle for ministry partners, from initial outreach through closing and beyond. This encompasses structuring and underwriting loans while providing excellent customer service in a manner that reflects our core values. As a result of these essential responsibilities, strong relationships with congregation ministry leaders across the Texas District are expected, leading to growth in investment and loan activity in support of the mission movement.

This dynamic role requires a self-motivated, collaborative, and mission-minded communicator with excellent relationship building skills, as well as a heart for the Gospel and a commitment to the mission of the Texas District LCMS.

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## Primary Responsibilities

- Support/implement overall strategic direction as defined by CEF Executive Director.
  - Develop and execute strategic congregation contact plan.
  - Collaborate on comprehensive marketing strategy.
  - Collect financial documents to analyze ministry vision and financial status in determining a ministry partner's eligibility for a loan.
  - Explain loan options, educate ministry partners on the loan process, and elevate understanding of CEF loan terms and conditions.
  - Recommend loan applications to CEF Executive Director, based on financial analysis and established guidelines.
  - Promote products and services of Texas District LCMS, and specifically CEF, identifying potential ministry partners, and solicit new business in investments and loans.
  - Ensure loan applications and agreements are accurate, complete, and compliant with all relevant financial and ministry requirements.
  - Manage/mentor CEF Loan Specialist and CEF Marketing Specialist while collaborating with entire CEF team.
  - Build and maintain relationships with ministry partners of the Texas District LCMS.
  - Assist in preparations for meetings with the Board for Church Extension Fund.
  - Other duties as assigned.
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## Key Qualifications

- **Ministry Heart:** Deep alignment with the mission of the Texas District and a strong personal faith in Christ.
- **Analytical Skills:** Ability to interpret financial data and assess risk.
- **Interpersonal & Communication Skills:** Effectively communicate complex information to ministry partners and build trust. Be a collaborative team member and leader.
- **Marketing Skills:** Raise awareness to generate new business and promote services of the Texas District.

- **Detail-Oriented:** Ensure accuracy in managing sensitive financial information and managing compliance requirements.
  - **Customer Service Skills:** Provide excellent support and guidance to ministry partners throughout the loan process.
  - **Financial Acumen:** A high-level understanding of financial principles and lending processes.
  - **Problem-Solving:** Ability to proactively identify and resolve issues that arise during the loan process.
  - **Flexibility:** Willingness to travel across Texas as needed (including evenings and weekends).
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### **Preferred Experience**

- Master's degree in finance, business, or related field.
  - Prior experience in ministry communication and the banking/financial field.
  - Active member of a Texas District LCMS congregation.
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### **Accountability**

The CEF Manager of Loans and Investment Development reports to the Executive Director of Texas CEF.

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### **Time Commitment**

This is one full-time position with benefits.