

CHATTER

TEXAS DISTRICT CEF NEWSLETTER

1221 Satellite View, Round Rock, TX 78665
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April 2026

Celebrating in Thorndale

Partnership makes a difference in ministry. Recently, Texas CEF had the opportunity to celebrate one of our partnerships by presenting St. Paul Lutheran Church in Thorndale with their 2025 Loan Rebate Check. This was a meaningful reminder to the members of how their supporting investments impact ministry.

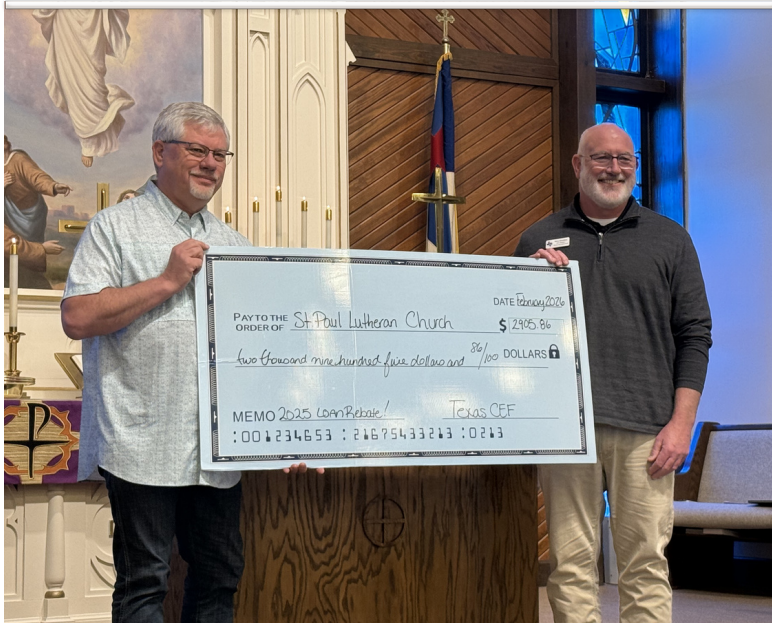
"It was a nice surprise for many people here at St. Paul. Receiving a loan rebate check shows the dedication of Texas CEF as well as our members who invest through them. Many of our members are unaware of this ministry as we have newer folk joining our congregation regularly; therefore, Raelyn's visit and presentation is a good start to help get the word out to our members. We have a challenge before us to increase our # of investors. I believe we will rise to the challenge."

It was nice to see (although not planned) the loan rebate check being presented on the same day we had our first Town Hall regarding needed sanctuary remodeling. Our sanctuary consists of the same pews, carpet and wall paint/texture as originally installed over 43 years ago. I'm still looking for someone living in the same home situation for the last 4 decades without painting their walls or upgrading their carpet or seating.

Texas CEF is a trusted ministry ... continued on the back



St. Paul Lutheran Church in Thorndale



Texas CEF's Manager of Loan & Investment Development, Steve Saunders (right), presents St. Paul's Congregation President, Brit Ging (left), with their 2025 Loan Rebate check.



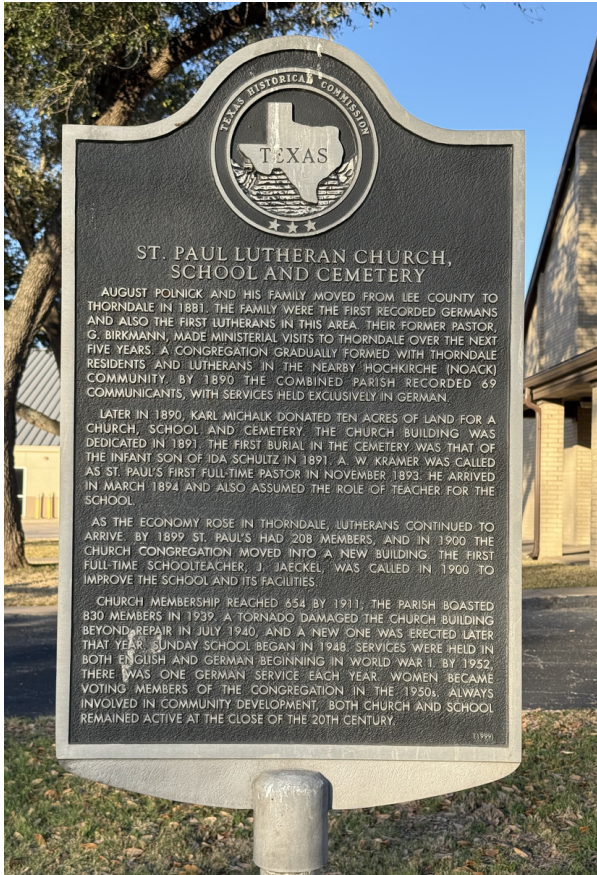
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*Commit your work to the Lord,
and your plans will be established.
~ Proverbs 16:3*

Celebrating in Thorndale - Continued



Historical Marker for St. Paul Lutheran Church, School and Cemetery

Texas CEF is a trusted ministry for people to invest in kingdom work here in Texas. Partnering with them, whether for church buildings, schools, food banks, shelters, etc., Texas CEF is a blessing from our Lord for work in our communities. Of course, facilities are not the ministry; however, facilities support, facilitate and enhance ministry.

“We have called upon Texas CEF in the past . . . we will call upon them again in the future.

To God be the glory.”

As we rebuild our church ministries after Covid and a three-year pastoral vacancy, the Lord continues breathing hope and joy into our midst, even in the face of struggles. We have called upon Texas CEF in the past . . . we will call upon them again in the future. To God be the glory.” ~ Rev. Jeff Doria

APRIL 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

CONGREGATIONS

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

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

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 (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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