

# CHATTER

Texas District CEF Newsletter



## SERVING A HIGHER PURPOSE

Higher interest rates. Higher prices. Higher inflation. Higher concerns. Common phrases in the last year, all with undeniable impact. Texas District CEF faced these challenges, with a strong passion for ministry and the highest degree of fiscal responsibility. Although the uncertainties and challenges of our national economy remain elevated, as brothers and sisters in Christ, we know we are Serving a Higher Purpose.

Texas District CEF continues to be blessed with faithful investors and equally dedicated borrowers, all ministry partners who believe in and support our mission. We continue to celebrate this joyful season of ministry work—knowing there are so many desperate to hear about the love of Jesus. It is with this keen focus that Texas District CEF strives to be your preferred financial resources partner, together, Serving a Higher Purpose.

On behalf of the entire Texas District CEF team, thank you for your ongoing ministry partnership! We welcome this new fiscal year with an eye toward innovation and relevance for our future together. Our success is a testament to God's generosity. To Him be the Glory.

## JULY 2023 RATES

FIXED RATE	FLOATING RATE	CONGREGATIONS
One Year Note 3.500% (3.55% APY)	One Year Note 2.500% (2.52% APY)	Savings 1.250% (1.26% APY)
Three Year Note 3.250% (3.29% APY)	Three Year Note 2.650% (2.68% APY)	Building Fund 3.000% (3.04% APY)
Five Year Note 3.000% (3.03% APY)	Five Year Note 2.950% (2.98% APY)	
Jumbo Investment** 3.750% (3.80% APY)	Flex Savings 1.000% (1.00% APY)	
	Rainy Day Fund* 1.250% (1.26% APY)	

\*\* \$100,000 minimum investment. 18-month term.

\*Amounts over \$10,000 receive the Flex Savings rate

## IN CASE YOU MISSED IT . . .



On June 11, Texas District CEF Executive Director, Becca Jones, joined Engaging Truth host, John Cain, in discussing CEF's mission of growing God's Kingdom.

Since 1888, the Texas Church Extension Fund has been paying interest to investors and loaning money only to build congregations. Contrasted with the news of recent bank failures, bailouts, and buyouts, CEF is a financial institution that has \$195 million in assets and has never lost a single dollar of investors' money.

[Click here](#) to listen to this great discussion then invest with us today at [texascef.org](http://texascef.org)!



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.

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.