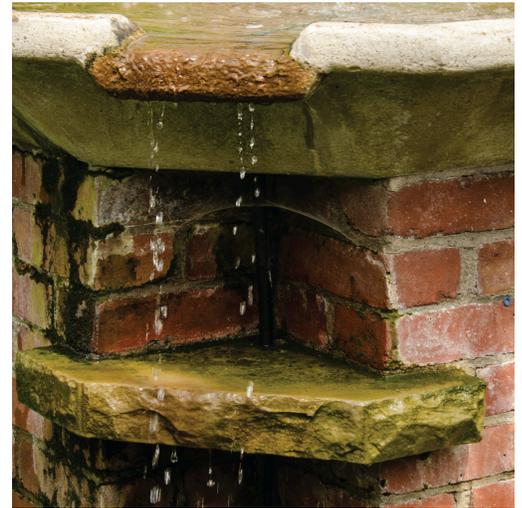


Line of Credit Loans

Supporting ministry in the face of the unexpected

Lutheran Church Extension Fund's (LCEF) Congregational Line of Credit is a valuable resource that can help you ensure the continuity of your ministry. With a line of credit, you have the flexibility of drawing funds as you need them, and you only pay interest on the actual amount advanced.

- ⌘ An unexpected repair.
- ⌘ An unplanned technology update.
- ⌘ A variance in contributions over the summer months.
- ⌘ These are times when you can tap into a line of credit to fund an unplanned expense.
- ⌘ Whether you anticipate the shortage or not, a line of credit can help ensure that operations continue on track.



5 Benefits You'll Enjoy

When you are approved for a line of credit, you secure a pool of money you can borrow from. The benefits of a line of credit include:

- Access the funds anytime.
- Draw out funds only when you need it.
- Pay interest only on the amount you draw on.
- Get low interest rates.
- Enjoy a fast and easy application process.

Perfect for Short-Term Needs

A line of credit loan can be used for short term capital needs, seasonal cash flow fluctuations or anticipated cash flow deficiency in the operating budget on a recurring basis.

It's an ideal option for those times when your total costs are uncertain but you don't need a lump sum of money all at once.



Lutheran Church Extension Fund

> where investments build ministry

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About LCEF

LCEF is committed to igniting inspiration, imagining possibilities and transforming people and communities. Tens of thousands of dedicated Lutherans and Lutheran organizations invest to earn a competitive rate on their contributions. It's these investments that allow LCEF to make loans available.

Closing costs are subject to LCEF underwriting. Any third party fees are to be paid by the borrower. LCEF is a non-profit religious organization; therefore, LCEF investments are not FDIC-insured bank deposit accounts. This is not an offer to sell investments, nor a solicitation to buy. LCEF will offer and sell its securities only in states where authorized. The offer is made solely by LCEF's Offering Circular. Investors should carefully read the Offering Circular, which more fully describes associated risks. Lutheran Church Extension Fund-Missouri Synod (NMLS# 3444). Illinois Residential Mortgage Licensee (MB.0006057). The National Office is located at: 10733 Sunset Office Drive, Suite 300, St. Louis, MO 63127-1020. Phone number: 800-843-5233. Website: lcef.org.