



## Atlantic District

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## National Office

Lutheran Church  
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# Lutheran Church Extension Fund

## Atlantic District News

March 2010



### LCEF Partners with Youth Groups at the 2010 National Youth Gathering

LCEF wants to help you make your  
National Youth Gathering experience  
memorable, safe, and fun!

As you save money for the event, we encourage you  
to open an LCEF StewardAccount® today.



#### An LCEF StewardAccount:

- Pays competitive interest rates.
- Offers convenient fund access through debit card and checks (minimum of \$250 per check).
- Allows electronic payment of Gathering registration fees through a simple electronic transfer.
- Provides online access to investments through LCEF's *MyAccount* Internet service.
- Supports ministry. All debit card purchases not requiring a PIN generate revenue for specialized LCMS ministries.



#### Visit LCEF's on-site services in New Orleans!

For your on-site cash needs at the Gathering, visit the LCEF Exchange to:

- Cash traveler's checks—FREE! (No personal or third-party checks.)
- Withdraw cash from authorized LCEF investments—FREE!

For more information on a StewardAccount for your youth group,  
call 1-800-843-5233 or visit [www.lcef.org](http://www.lcef.org).

## Go Green with E-Statements

Make the switch to a “greener” way to receive your LCEF loan and investment statements by signing up for electronic statements (e-statements) through **MyAccount** online services. You will be able to view your statements online instead of receiving copies in the mail, providing benefits such as:

### ■ Stewardship

Saves natural resources  
Allows for operational efficiencies at LCEF

### ■ Security

Reduces risk for identity theft  
Removes need to securely destroy paper copies

### ■ Time Savings

Access statement information before paper copies are available  
Keep information organized

If you are not already a **MyAccount** user, sign up today.

See the **MyAccount** Information on [www.lcef.org](http://www.lcef.org).

### March 2010 Investment Interest Rates

For additional interest rates, go to [www.lcef.org](http://www.lcef.org), or call 1-800-843-5233.

#### StewardAccount® Certificates—Individuals

	Minimum Investment	Rate	APY
Less than \$1,000	\$100	0.625%	0.627%
\$1,000 and less than \$5,000	\$1,000	0.750%	0.753%
\$5,000 and less than \$10,000	\$5,000	1.125%	1.131%
\$10,000 and more	\$10,000	2.125%	2.146%

#### Fixed Term Notes

Term	Minimum Investment	Rate	APY
6-Month	\$500	1.125%	1.130%
9-Month	\$500	1.250%	1.256%
1-Year	\$500	1.375%	1.382%
18-Month	\$500	1.625%	1.635%
2-Year	\$500	1.750%	1.762%
3-Year	\$500	1.875%	1.888%
5-Year	\$500	3.500%	3.546%
6-10 Year	\$500	2.750%	2.778%
11-15 Year	\$500	3.000%	3.034%
16-20 Year	\$500	3.250%	3.290%

#### Floating Term Notes

Term	Minimum Investment	Rate	APY
2½-Year (30 Month)	\$100	1.670%	1.680%
5-Year (60 Month)	\$100	2.320%	2.340%

#### Family Emergency StewardAccount®

Minimum Investment	Rate	APY
\$25	2.250%	2.273%
Required minimum monthly investment of \$25 until the balance reaches \$10,000.		

LCEF is a nonprofit religious organization; therefore, LCEF investments are not FDIC-insured bank deposit accounts. This is not an offer to sell LCEF investments, nor a solicitation to buy. The offer is made solely by LCEF's Offering Circular. Investors should carefully read the Offering Circular, which more fully describes associated risks.