

Investment Interest Rates–May 2022

MINIMUM	TERM	RATE	APY	MINIMUM	TERM	RATE	APY	MINIMUM	TERM	RATE	APY
Dedicated Certificate (custodial account for minors: \$25 minimum)				ConnectPlus* Term Note-Fixed				HSA Certificates			
\$100	---	0.125%	0.125%	\$500 - \$50,000	2 yrs.	2.125%	2.142%	\$1	---	0.125%	0.125%
\$1,000	---	0.125%	0.125%	Over \$50,000	---	0.875%	0.878%	\$2,500	---	0.250%	0.250%
\$5,000	---	0.250%	0.250%	PartnerPlus** Term Note-Fixed				\$5,000	---	0.375%	0.376%
IRA Dedicated Certificate				\$500 - \$50,000	2 yrs.	1.625%	1.635%	\$15,000	---	0.500%	0.501%
\$100	---	0.125%	0.125%	\$500 - \$50,000	4 yrs.	2.125%	2.142%	Congregation Certificates-Demand			
\$1,000	---	0.125%	0.125%	Over \$50,000	2 & 4 yrs.	0.875%	0.878%	\$100	---	0.125%	0.125%
\$5,000	---	0.250%	0.250%	Term Notes & IRA Term Notes-Fixed				Congregation StewardAccount Certificates			
\$10,000	---	0.375%	0.376%	\$500	1 yr.	0.500%	0.501%	\$100	---	0.125%	0.125%
Y.I. StewardAccount® (portion of balance over \$1,000 earns second-tier rate)				\$500	2 yrs.	0.750%	0.752%	\$250,000	---	0.250%	0.250%
\$25 - \$1,000	---	2.000%	2.018%	\$500	3 yrs.	0.875%	0.878%	\$500,000	---	0.375%	0.376%
Over \$1,000	---	0.250%	0.250%	\$500	4 yrs.	1.000%	1.004%	\$1,000,000	---	0.500%	0.501%
StewardAccount Certificate				\$500	5 yrs.	1.250%	1.256%	Church Worker StewardAccount Certificates			
\$100	---	0.125%	0.125%	Term Notes & IRA Term Notes-Floating				\$100	---	1.500%	1.510%
\$1,000	---	0.250%	0.250%	\$100	30 mos.	0.875%	0.878%	\$10,000	---	0.250%	0.250%
\$5,000	---	0.375%	0.376%	\$100	60 mos.	1.250%	1.256%				
\$10,000	---	0.500%	0.501%	Term Notes & IRA Term Jumbo Notes-Fixed							
Family Emergency StewardAccount				\$100,000	5 yrs.	1.625%	1.635%				
\$25	---	0.250%	0.250%	IRA Jumbo Notes-Floating							
				\$100,000	60 mos.	1.625%	1.635%				

Susan Olson
 LCEF Vice President

Northwest District LCMS
 1700 NE Knott Street
 Portland OR 97212

susan.olson@lcef.org
 503-288-8383 ext. 120

LCEF is a nonprofit 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. Neither LCEF nor its representatives give legal, accounting or tax advice. Consult your tax advisor as to the applicability of this information to your own situation. UMB Bank n.a. serves as the custodian for the LCEF IRA/HSA programs. Demand/Dedicated Certificate is not available to investors in South Carolina. StewardAccount products are not available to investors in South Carolina. StewardAccount access features are offered through UMB Bank n.a. The Family Emergency StewardAccount is known as the Family StewardAccount in the State of Ohio. *ConnectPLUS is available on a one account per investor basis only to new investors 18 and older who have not had an LCEF investment in the past 24 months. ConnectPLUS is not available to investors in Ohio and Pennsylvania. **PartnerPLUS is available to investors 18 and older. New money only. Rates as of May 2022. Balance restrictions apply. Rates subject to change. Visit lcef.org for details.