

Investment Interest Rates - February 2020

Minimum	Term	Rate	APY	Minimum	Term	Rate	APY	Minimum	Term	Rate	APY
Dedicated Certificate (custodial account for minors: \$25 minimum)				ConnectPlus Term Note - Fixed				Congregation Certificates - Demand			
\$100	---	0.375%	0.376%	\$500 - \$50,000	2 yrs.	3.000%	3.034%	\$100	---	0.625%	0.626%
\$1,000	---	0.500%	0.501%	Over \$50,000	---	2.250%	2.269%	Congregation StewardAccount Certificates			
\$5,000	---	0.625%	0.626%	PartnerPlus Term Note - Fixed				\$100	---	1.000%	1.005%
IRA Dedicated Certificate				\$500 - \$50,000	2 yrs.	2.500%	2.524%	\$250,000	---	1.125%	1.131%
\$100	---	0.625%	0.626%	\$500 - \$50,000	4 yrs.	3.000%	3.034%	\$500,000	---	1.250%	1.257%
\$1,000	---	0.750%	0.752%	Over \$50,000	2 & 4 yrs.	2.250%	2.269%	\$1,000,000	---	1.500%	1.510%
\$5,000	---	0.875%	0.878%	Term Notes and IRA Term Notes - Fixed				Cemetery Care StewardAccount			
\$10,000	---	1.250%	1.256%	\$500	6 mos.	1.125%	1.130%	\$1,000	---	0.625%	0.627%
Y.I. StewardAccount® (portion of balance over \$1,000 earns second-tier rate)				\$500	9 mos.	1.250%	1.256%	\$25,000	---	0.750%	0.753%
\$25 - \$1,000	---	3.500%	3.557%	\$500	1 yr.	1.875%	1.888%	\$50,000	---	0.875%	0.879%
Over \$1,000	---	1.375%	1.384%	\$500	18 mos.	2.000%	2.015%	\$100,000	---	1.250%	1.257%
StewardAccount Certificate				\$500	2 yrs.	2.125%	2.142%	Congregation Term Notes - Fixed			
\$100	---	0.625%	0.627%	\$500	3 yrs.	2.250%	2.269%	\$500	6 mos.	1.125%	1.130%
\$1,000	---	0.750%	0.753%	\$500	4 yrs.	2.375%	2.396%	\$500	9 mos.	1.250%	1.256%
\$5,000	---	0.875%	0.879%	\$500	5 yrs.	2.500%	2.524%	\$500	1 year	1.875%	1.888%
\$10,000	---	1.250%	1.257%	Term Notes and IRA Term Notes - Floating				\$500	18 mos.	2.000%	2.015%
Gold Tier StewardAccount Certificate				\$100	30 mos.	2.250%	2.269%	\$500	2 yrs.	2.125%	2.142%
\$50,000	---	2.125%	2.146%	\$100	60 mos.	2.500%	2.524%	\$500	3 yrs.	2.250%	2.269%
\$100,000	---	2.250%	2.273%	Term Notes and IRA Jumbo Notes - Fixed				\$500	4 yrs.	2.375%	2.396%
\$250,000	---	2.375%	2.401%	\$100,000	5 yrs.	3.000%	3.034%	\$500	5 yrs.	2.500%	2.524%
\$500,000	---	2.500%	2.529%	IRA Jumbo Notes - Floating				Congregation Term Notes - Floating			
Family Emergency StewardAccount (balances under \$10,000 require monthly electronic investments)				\$100,000	60 mos.	2.875%	2.906%	\$100	30 mos.	2.250%	2.269%
\$25	---	1.375%	1.384%	HSA Certificate				\$100	60 mos.	2.500%	2.524%
				\$1	---	0.625%	0.627%	Congregation Endowment Note - Fixed			
				\$2,500	---	1.125%	1.131%	\$1,000	5 yrs.	2.250%	2.269%
				\$5,000	---	1.500%	1.510%	\$10,000	5 yrs.	2.375%	2.396%
				\$15,000	---	2.125%	2.146%	\$100,000	5 yrs.	2.500%	2.524%
								Congregation Endowment Note - Floating			
								\$1,000	60 mos.	2.250%	2.269%
								\$10,000	60 mos.	2.375%	2.396%
								\$100,000	60 mos.	2.500%	2.524%

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. 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. The State of Washington has adopted a regulatory position that currently prohibits residents of Washington State from opening a new investment unless they are already an LCEF investor and 18 years or older.