



**Anna Joy Lueschen**  
Student  
Apple Creek, Ohio

Anna Joy adds money she earns babysitting to the college fund her parents established with the Cornerstone Fund. The competitive rate of return on her investments — and the advantage she receives from reinvesting her interest income — will help her savings grow and make her out-of-state college dreams possible.



**J. Mason Davis**  
Trustee, First Congregational Church  
Birmingham, Alabama

A small church, First Congregational values the careful management of the Cornerstone Fund, where the congregation's endowment funds are invested. Trustees chose to move the church's CDs to the Cornerstone Fund for two reasons: the attractive rates of return, and the opportunity to help other churches restore and expand.



**The Rev. James Langdoc**  
Associate Conference Minister  
Illinois South Conference

The Illinois South Conference invests part of its endowment in the Cornerstone Fund, and appreciates the steady source of income offered by this more predictable investment. The Conference uses its interest income to develop new opportunities in ministry — like reaching out to Hispanic people who are new to the metro St. Louis area.

*Support local churches across the UCC —  
invest in the Cornerstone Fund today!*



### The Cornerstone Fund Mission

The Cornerstone Fund works to strengthen local churches in the United Church of Christ by offering real estate-secured loans that help churches repair, renovate and expand their facilities, improve accessibility, refinance real estate debt, and more.

Funding loans with investments from churches, organizations and individuals throughout the denomination, the Cornerstone Fund enables its clients to expand their stewardship by helping to energize established local churches across the country.

Through the work accomplished by the Cornerstone Fund, we celebrate and advance the ministry of Jesus Christ, the cornerstone of our faith.



**The Cornerstone Fund**  
United Church of Christ  
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# Investing from the Heart

Considering an investment  
in the Cornerstone Fund

# Building the church with mission-centered loans and investments

Imagine doing something good for the church — and earning a tangible reward for yourself. Not as surprising as it sounds when you invest in the Cornerstone Fund, a unique financial ministry that helps individuals and churches put their investments to work on behalf of the United Church of Christ.

## Addressing the borrowing needs of local congregations

Like so many ministries, the Cornerstone Fund grew from a need. For years, churches were frustrated when they sought a building loan from the local bank. Uncomfortable with pledges and faith-based budgeting, lending institutions were reluctant to lend to local churches. So plans to update facilities were put on hold for months, even years, and outreach suffered as building enhancements were delayed until enough money could be collected to pay for improvements with cash.

Recognizing the need for a loan resource that would help established local churches keep pace with their building needs, the UCC created the Cornerstone Fund in 1993. At last, churches could repair the roof, install an elevator, expand the sanctuary, or add an education wing. With a loan from the Cornerstone Fund, a church can begin construction quickly, repaying the loan as capital campaign and other contributions are received.

## Building ministry across the wider church

To provide loans to local churches, the Cornerstone Fund offers investments to United Church of Christ members, churches and organizations — an array of deposit instruments, much like those offered by banks and savings institutions. The big difference, however, is their purpose: investments in the Cornerstone Fund build ministry by providing funds for loans to churches.

For more than a decade, individuals and churches across the United States and Puerto Rico have found Cornerstone Fund investments an ideal way to fulfill their financial goals while supporting the mission of the wider church. From kids to Conferences, investors have earned attractive returns on college savings, Individual Retirement

## Cornerstone Fund investments strengthen ministry by providing loans to improve and expand local churches.

Accounts, endowments, cemetery funds, cash reserves, and more. With an array of maturities and highly competitive rates of return, Cornerstone Fund investments suit almost every financial goal. Churches are able to achieve their goals as well — improving their facilities and expanding their ministries thanks to loans made possible by Cornerstone Fund investors.

## Sheltering tomorrow's dreams

A church is so much more than a building — but a building is central to ministry. What's more, it's a trust: a gift to be valued, cared for, and preserved for future generations. For churches wanting to make capital improvements, the Cornerstone Fund offers four loan programs at attractive rates, with virtually none of the fees usually associated with real estate-related loans.

Plus, Cornerstone Fund representatives understand the unique needs and concerns of congregations, and are glad to work with churches to ensure plans and budgets are well-structured and complete. Our loan brochure, *Building for the Future*, contains complete information on Cornerstone Fund loans and offers useful guidelines to churches considering capital improvements.

## Consider the Cornerstone Fund

Whether you're looking for an investment for personal or organizational funds — or helping your church develop its improvement plans — consider the Cornerstone Fund. Our representatives are ready to answer your questions and help you move forward today.



## Contact the Cornerstone Fund

for current rates and more information —

[www.cornerstonefund.org](http://www.cornerstonefund.org) • [info@cornerstonefund.org](mailto:info@cornerstonefund.org)  
888.822.3863 • 216.736.3829 • fax 216.736.3823

## Partners in ministry

The Cornerstone Fund functions much like a bank — one focused exclusively on supporting the churches and organizations of the United Church of Christ. Investments pay competitive rates of interest, and in turn are used to fund real estate-secured loans to local churches for capital improvements and expansion.

### Cornerstone Fund Investments

Available to individuals, churches, or organizations affiliated with the United Church of Christ, Cornerstone Fund investments may be purchased in six term offerings.<sup>1</sup>

- **Demand Note — Minimum deposit \$100**  
Paying a rate of interest roughly comparable to a money market rate, a Demand Note may be redeemed at any time.
- **Term Notes — Minimum deposit \$1,000**  
Similar to an investment in a certificate of deposit, a Cornerstone Fund Term Note earns interest at a competitive rate, and may be redeemed at no cost upon maturity. Maturities are available at six months, one year, 1½-years, 2½-years, and 5-years. Early withdrawals are subject to penalties.

### Cornerstone Fund Loans

The Cornerstone Fund offers competitively-priced and virtually fee-free loans specially designed to meet the needs of UCC churches.

	RATE/INDEX	MARGIN	CAP <sup>2</sup>
Five-Year Fixed Rate Balloon	Market	N/A	N/A
Six-Month Adjustable Rate	LIBOR	2.75%	1%
One-Year Adjustable Rate	1-yr US Treasury Securities	3.00%	2%
Three-Year Adjustable Rate	3-yr US Treasury Securities	3.25%	2%

<sup>1</sup> Cornerstone Fund loan approval guidelines are carefully considered to ensure the safety of investments and the security of the loan portfolio. Because Cornerstone Fund investments are unsecured and are considered securities, they can be offered only through a prospectus.

<sup>2</sup> All adjustable rate mortgages carry a life of loan interest rate cap of 6%. The interest rate is determined by adding the Margin to the Index.

For current rates and more information, visit the Cornerstone Fund on the web at [www.cornerstonefund.org](http://www.cornerstonefund.org) or call us toll-free at 888.822.3863.