

K.I.D.S. COUNT

Lessons in Sharing God's Blessings

As we prepare for Thanksgiving Day, we remember the many blessings God gives us. With *K.I.D.S. Count*, children learn how to be disciples and stewards for Jesus every day, not just on holidays.

Bible-based, age appropriate, *K.I.D.S. Count* was developed by curriculum experts at Concordia Publishing House (CPH). Its flexible design makes *K.I.D.S. Count* easy-to-use for both professional and volunteer teachers. Reproducible activity sheets, skits, games, arts and crafts, enrichment activities and field trips are just some of the ways *K.I.D.S. Count* keeps children learning how to share their blessings.

Try it, Then buy it!

We offer a money-back guarantee, so there's no risk!

**Order *K.I.D.S. Count* at the \$49.99
Introductory price (regularly \$69.99)**

**Order & Save!
Hurry this offer is only good through
December 1, 2009.**

Visit the K.I.D.S. web site at www.lcefkids.org

K.I.D.S. Stamp Program

The *K.I.D.S. Count* curriculum can complement LCEF's K.I.D.S. Stamp Program, which gives students the opportunity to explore ways to learn about managing money and earning interest through their purchase of 25-cent and \$1 stamps. These stamps are pasted in a child's special book and when filled, the book is sent to LCEF, which uses the funds to provide low-cost loans to build churches and schools. The children earn interest on their money and know they are helping others at the same time.

To learn more, go to LCEF's Web site at www.lcef.org or call an information Representative at 1-800-843-5233.

**Interest Rates for the Month of
November, 2009**

<u>Dedicated Certificates</u>	<u>Interest Rate</u>	<u>StewardAccounts®</u>	<u>Interest Rate</u>
\$100 and less than \$1,000	0.500%	\$100 and less than \$1,000	0.625%
Custodial accounts for minors: \$25		\$1,000 and less than \$5,000	0.750%
\$1,000 and less than \$5,000	0.625%	\$5,000 and less than \$10,000	1.125%
\$5,000 and more	0.750%	\$10,000 and more	2.125%
<u>Fixed Term Notes</u>	<u>Interest Rate</u>	<u>Fixed Term Notes</u>	<u>Interest Rate</u>
6 Month	1.125%	6 – 10 Years	2.750%
9 Month	1.250%	11 – 15 Years	3.000%
1 Year	1.375%	16 – 20 Years	3.250%
18 Month	2.000%	Next Generation***	5.250%
2 Year	1.750%	Fixed Term Notes	
3 Year	1.875%	(Minimum Investment \$500)	
5 Year	3.750%		
<u>Floating Term Note</u>	<u>Interest Rate</u>		
2-1/2 Year (30 Month)	1.670%	Floating Term Notes	
5 Year (60 Months)	2.320%	(Minimum Investment \$100)	
<u>Congregation Certificates</u>	<u>Interest Rate</u>		
Demand	1.125%		
StewardAccount®		Congregations Certificates	
\$100	2.125%	(Minimum Investment \$100)	
\$250,000	2.250%		
\$500,000	2.375%		
\$1,000,000	2.500%		
<u>Endowment - 5 Year Fixed Rate</u>	<u>Interest Rate</u>	<u>Cemetery Perpetual Care</u>	
\$1,000	2.695%	StewardAccount®	
\$10,000	2.820%	\$1,000	2.125%
\$100,000	2.945%	\$25,000	2.250%
		\$50,000	2.375%
		\$100,000	2.625%
<u>Endowment - 60 Month Floating</u>	<u>Interest Rate</u>	<u>HSA FlexPlus Certificates</u>	
\$1,000	2.695%	\$1 – \$2,499	2.000%
\$10,000	2.820%	\$2,500 – \$4,999	2.500%
\$100,000	2.945%	\$5,000 – \$14,999	3.000%
		\$15,000 and more	3.500%
<u>IRA Dedicated Savings Certificates</u>	<u>Interest Rate</u>		
\$100 and less than \$1,000	0.625%		
\$1,000 and less than \$5,000	0.750%		
\$5,000 and less than \$10,000	1.125%		
\$10,000 and more	2.125%		
<u>Jumbo IRA's (Fixed Rate)</u>			
5 Year – Min. \$100,000	– 4.125%		
		<u>Family Emergency StewardAccount</u>	
		<u>Minimum investment</u>	<u>Interest Rate</u>
<u>Jumbo IRA's (Floating Rate)</u>		\$25	2.250%
60 Month (Monthly) – Min. \$100,000 –	2.695%	Balances of <\$10,000 require monthly electronic payments	

*****In conjunction with the purchase of the Next Generation Note, you have made a contribution to the LCEF. A portion of this contribution is non-deductible and considered a premium on the purchase of the note since you are receiving a benefit in return for the contribution (i.e., a 1.5% higher interest rate on the balance of the note). The APY on the principal amount of the Next Generation Note is 5.354%. If the non-deductible portion of the contribution (premium) is deducted from the interest you receive on the note, the yield-to-maturity is reduced to 3.37%.**

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 LCEF Offering Circular, which more fully describes associated risks.
For current rates or to obtain an Offering Circular
Call **1-800-843-5233**
Or visit www.lcef.org