



# Maximizing Savings

## Using the Demand Account and Laddered Investments

### The Demand Account

The Cornerstone Fund Demand Account is a liquid account. With competitive rates\* and no fees, churches, individuals, and related ministries wanting to earn a little more on their extra cash and reserves can “sweep” money out of their checking account for a few days, a week, or for months. When they need the funds, a simple email request initiates a free electronic funds transfer (direct deposit or EFT). A request received by noon on a UCC business day will be processed the same day. The Demand Account is also great for Clergy Quarterly Estimated Tax payments.

### Laddering Investments

To earn even more on funds that need to remain accessible, consider an investment ladder —investing funds across a range of maturities to maintain liquidity and improve yield.

Suppose you or your church maintained a \$15,000 reserve fund. An appropriate ladder might invest \$5,000 for a 12-month term, \$5,000 for a 24-month term, and \$5,000 for a 36-month term. Assuming the reserve isn’t needed when the 12-month investment matures, the funds can be reinvested at a 36-month term at the typically higher rates for longer-term investments repeating the process for the 24-month investment, assuring that funds will be maturing each year.

Such a ladder would provide an initial average investment yield similar to a 24-month investment — and after one year, with the rollover of the 12- and 24-month investments, the average yield would be equivalent to an 36-month rate, with funds maturing every 12 months. Laddering offers investors liquidity and the potential for yield enhancement in ever-changing markets.

This is not an offer to sell you our securities and we are not soliciting you to buy our securities. The offering is made solely by the Offering Circular, which may be obtained by calling us at (888) 822-3863 or online at [cornerstone.org](http://cornerstone.org). The purchase of our securities is subject to risks, which are described in our Offering Circular. We will offer and sell our securities only in states where authorized. • Not FDIC or SIPC insured • Not a bank deposit • Not guaranteed by the United Church of Christ. • \*Past performance is no guarantee of future results.

## A SNAPSHOT

- Churches and church members wanting to earn a little more on extra cash or liquid reserves can “sweep” money out of their primary account for a few days, a week, or indefinitely.
- The Demand Account offers competitive rates and free electronic funds transfers.
- Laddering term investments offers both liquidity and the highest possible yield without requiring guesswork about market trends.
- Ladder lengths can be adjusted to respond to changing rate environments or to meet needs for greater liquidity.
- Earn even more when choosing our Demand+ account.

Call us at **888-822-3863**  
or visit **[cornerstonefund.org](http://cornerstonefund.org)**