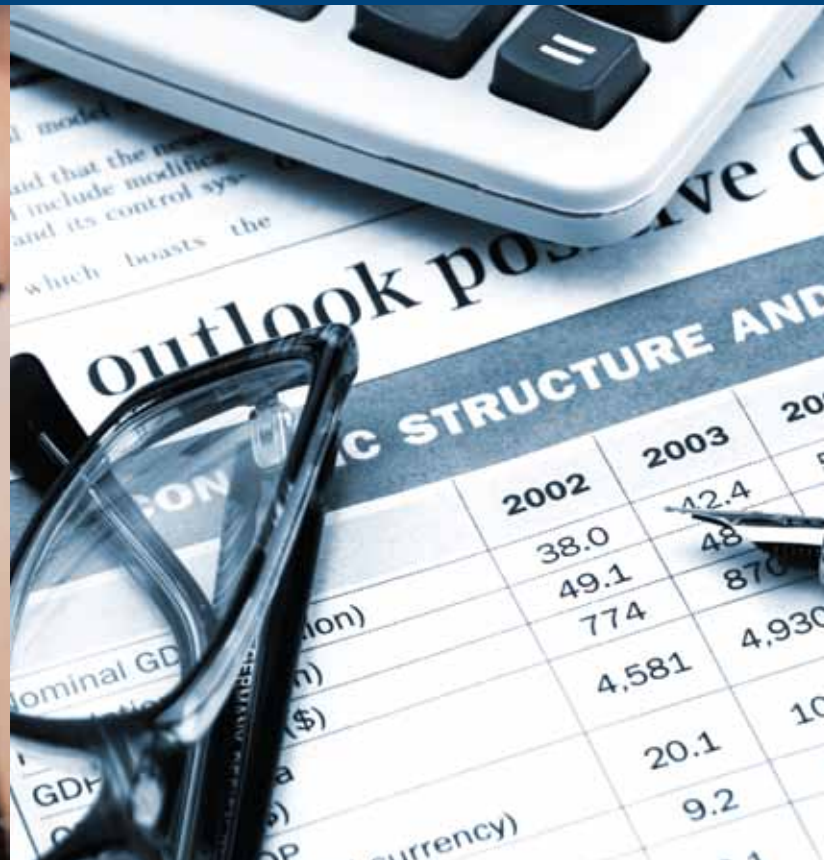




United Church of Christ

**CORNERSTONE**

FUND



**Tell me  
about your  
church**



## **When someone asks, What's your church like? do you describe the building?**

Most likely, you tell them about the people, the programs, the music, the worship. And while you're talking, you may begin to recall your church's dreams for ministry. Are you wanting to reach out to seekers in your community? Attract families with programs that meet pressing needs? Offer uplifting worship that welcomes all and sends them out confident of God's presence in their lives?

Across the United Church of Christ, communities of faith dream of building their church. And many dream of improving their actual buildings to create safer, greener, more welcoming spaces to broaden their ministries and cultivate a future of promise and hope.

That's where the Cornerstone Fund can help.

Established in 1993, the Cornerstone Fund offers loans to local churches and to organizations related to the United Church of Christ — loans that help enhance facilities and strengthen ministries. Cornerstone Fund investors create the pool of money that funds those loans, earning a good rate of return while helping sustain a ministry that supports the mission of communities of faith across the UCC.

Together, Cornerstone Fund investors and borrowers build the church.

# Invest

## To build the church, invest with the church

Imagine doing something good for the church — and getting something in return. Not as surprising as it sounds when you invest with the Cornerstone Fund.

The Cornerstone Fund offers investments to individuals, churches and organizations affiliated with the UCC — for savings, for reserves, even for retirement accounts. Our investors choose from a range of investment terms — from six months to five years, plus a money-market styled demand account — and earn a good rate of return on their money. In fact, the Cornerstone Fund's interest rates tend to rank near the top of national averages. Want to save more regularly? We can help you set up automatic transfers from your checking account into a Cornerstone Fund investment. From kids to Conferences, investors have earned good returns on college savings, the cash or fixed income portion of endowments, cemetery funds, and more.

The big difference, of course, is that instead of funding a commercial bank's operations, a Cornerstone Fund investment ensures money remains available for UCC churches seeking loans to enhance their buildings and expand their ministries. Should you need your money, a simple communication with the Cornerstone Fund initiates a withdrawal that gets your money on its way in less than two business days. We can even send



money by automated bank transfer — at no cost to you! Since the Cornerstone Fund is not a federally insured bank, your investment doesn't come with a government guarantee. But we seek to protect your funds by taking great care in the selection of our borrowers. In addition to meeting rigorous financial criteria, borrowing churches offer their property as collateral — just like a homeowner secures a mortgage with their house. By doing all we can to ensure our borrowers can repay their loans, we help to ensure our investors' funds are cared for and continually working to build the church.

*For more information, visit our website at [cornerstonefund.org](https://www.cornerstonefund.org)*

# Borrow

## To build the church, move from plans to progress

Whether your church is addressing deferred maintenance, improving environmental friendliness, or expanding to accommodate more ministry, a loan from the Cornerstone Fund can help move your plans forward. In addition to competitive rates and repayment terms up to 30 years, the Cornerstone Fund charges virtually none of the fees typically associated with real estate-related loans — fees that can significantly increase your cost of borrowing.

With flexible options, the Cornerstone Fund offers the right loan for your church's particular need —

- a Fixed Rate loan locks in your interest rate and offers five, 15 or 30 year amortization options, with the opportunity to reduce your rate through the Interest Rate Rebate program
- our one- or three-year Adjustable Rate options allow your church to take advantage of market shifts that may reduce your borrowing cost
- an EcoLoan offers an easier application for “green project” loans up to \$100,000
- our adjustable rate Revolving Line of Credit provides the flexibility you need for emergency expenses, with the option of interest-only minimum payments on lines up to \$100,000

Making a decision to borrow can be challenging, particularly in a church community where members have a range of ideas about how improvements or



additions should be funded. 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. We work to be sure congregations understand their commitment as borrowers, that relevant officers and committees develop comfort with the borrowing process, and that all questions — whether from pastors, trustees or individual members — are answered clearly and fully. Our goal: to make borrowing from the Cornerstone Fund as uncomplicated and cost effective as possible, so that you can concentrate on moving from planning to progress.

# Learn

## To build the church, strengthen leadership skills

At the Cornerstone Fund, we've long considered education an essential part of our ministry. So after years of working with church members across the UCC, we developed a series of seminars and workshops — ideal for conference annual meetings and regional gatherings — that offer pastors and lay leaders a great opportunity to enhance their understanding of church financial issues.

### **Money in Church**

In this all-day seminar, participants examine essential financial statements and learn how to analyze trends in their church finances. They discuss narrative budgets and ways to talk about and enhance giving. They address endowment and investment issues, and review a wide range of church and financial policies and procedures. And more. Presented in an engaging and interactive manner, *Money in Church* helps equip more women and men to take active roles in the financial and administrative lives of their church, association and conference.

### **Growing Generous Givers**

Change the conversation about giving and inspire your church to new levels of generosity. This workshop helps you inspire your donors by connecting them to your mission — with narrative budgets, new ways of doing giving campaigns and more.



### **Policies That Protect**

Covering a range of financial and church management topics, this workshop considers policies and procedures that can mean greater security for your church's money, building and people.

### **Lowering Your Carbon Footprint**

Because sooner is better than later where the environment is concerned, this workshop explores ways churches can make immediate improvements both to save money and reduce their impact on the environment. And we discuss the possibility of using savings to finance larger eco-friendly projects.

### **Deconstructing the Construction Project**

At the Cornerstone Fund, we've learned a lot about best practices for planning, organizing, financing and realizing your building dreams — and in this workshop, we share that knowledge with you.

Interested in strengthening leadership skills in your association, conference or other regional gathering? Call the Cornerstone Fund at 888-822-3863 for more information.

# To build the church, choose the Cornerstone Fund

Whether you want to add a mission component to an investment portfolio or find a supportive lender to help your church realize its building dreams, the Cornerstone Fund can help. Visit us online at [cornerstonefund.org](http://cornerstonefund.org) to view current rates, download applications and brochures, even calculate how much your church might borrow. Prefer to talk to a human? Call us toll-free at 888-UCC-FUND (888-822-3863).

We're here to help build the church, one investor or borrower at a time.



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This is not an offer to sell our securities, and we are not soliciting you to buy our securities. We will sell our securities only in states where authorized. The offering is made solely by our Offering Circular, which may be obtained by calling us at 888-822-3863. Investments involve certain risks more fully described in the Offering Circular. Our securities are not insured by the FDIC or any other state or federally regulated institution, and rates may change without notice.