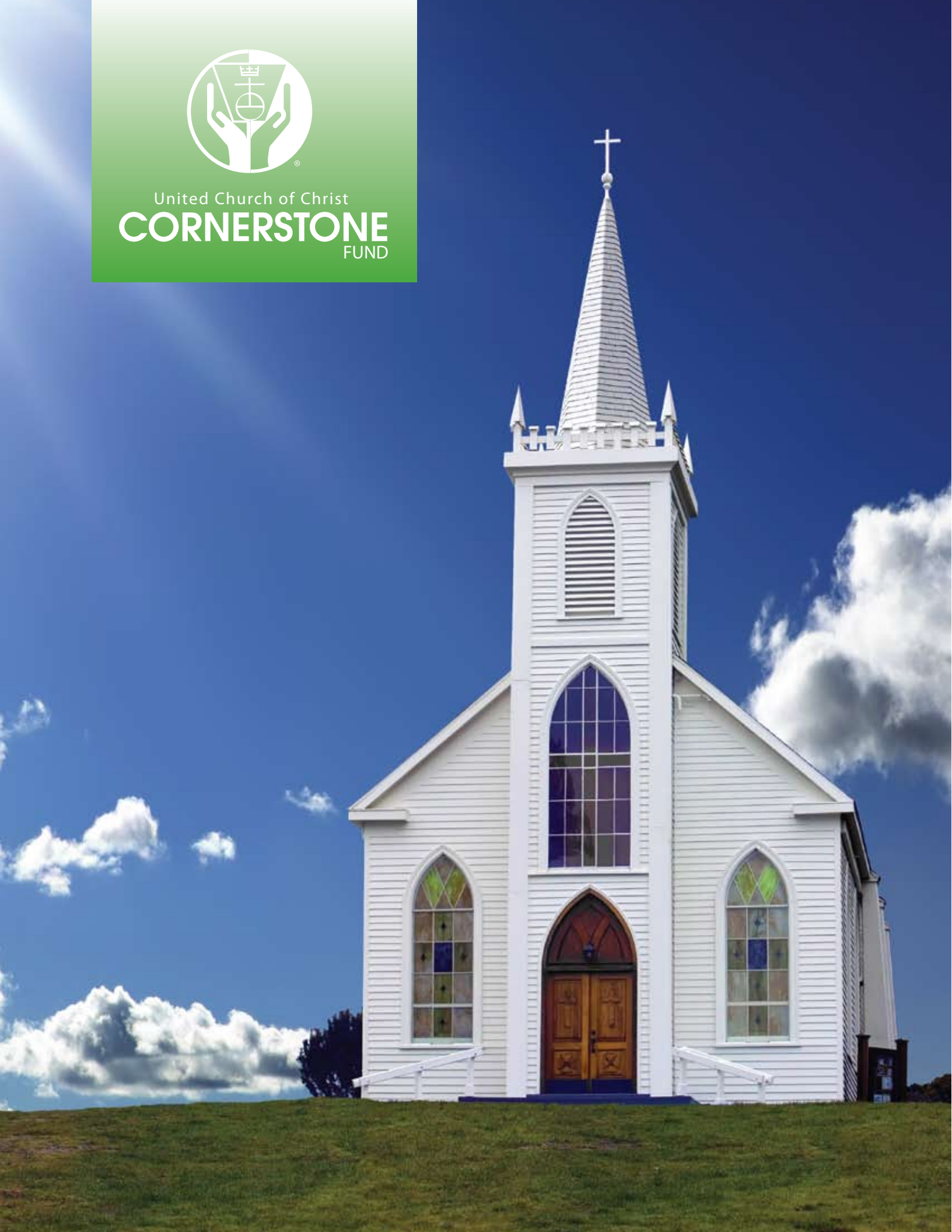




United Church of Christ  
**CORNERSTONE**  
FUND



# 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 the 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 works like a bank, offering loans to local churches and other organizations related to the United Church of Christ — loans that help enhance facilities to strengthen ministries. Cornerstone Fund investors earn a competitive rate of return, while borrowers sustain a ministry that supports the mission of communities of faith across the UCC.

Together they build the church.



# Invest

## To build the church, invest with the church

Imagine doing something good for the church — and earning a tangible reward for yourself. Not as surprising as it sounds when you invest with the Cornerstone Fund.

Working much like a bank, the Cornerstone Fund offers CD- type investments to individuals, churches and organizations affiliated with the UCC — then uses that pool of funds to offer real estate-secured loans that help churches and organizations strengthen their ministries. Investors choose from a range of investment terms — from six months to five years, plus a money-market demand account — and earn a competitive rate of return, just like a bank certificate of deposit. In fact, the Cornerstone Fund's interest rates tend to rank near the top of the national average according to bankrate.com! From kids to Conferences, investors have earned attractive returns on college savings, retirement accounts, endowments, cemetery funds, and more.

The big difference of course, is that instead of funding a commercial bank's operations, your investment ensures money remains available for loans to UCC churches seeking 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. Since we're not a federally insured bank, we cannot guarantee your investment in the same way as a bank; but we 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 a house. By doing all we can to ensure our borrowers can repay their loans, we help to ensure our investors' funds are as safe as possible and continually working to build the church.

For more information, visit our website at [cornerstonefund.org](http://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. 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 the cost of borrowing. With flexible options, the Cornerstone Fund offers the right loan for your church's particular need —

- the **Fixed Rate** loan locks in your interest rate for five years, with the opportunity to reduce your rate through the Interest Rate Rebate program
- three **Adjustable Rate** alternatives (six months, one year and three years) allow your church to take advantage of market shifts that may reduce your borrowing cost
- the **EcoLoan** offers an easier application for "green project" loans up to \$75,000
- an adjustable rate **Revolving Line of Credit** provides the flexibility you need for emergency expenses, with the option of interest-only minimum payments.



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 making 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.

### **Making Friends of Church Numbers**

In this all-day seminar, participants explore financial statements and cash flows, develop a narrative budget, discuss policies and procedures, and more.

### **Church Numbers for Treasurers**

To help church treasurers perform their roles with greater confidence and skill, this all-day seminar covers church financial statements, endowments and investing, narrative budgets, and policies and procedures.

### **Budgets That Inspire Giving\***

This two-hour workshop helps participants learn to create a narrative budget that connects givers to mission and ministry — and inspires new levels of generosity.



### **Policies That Protect\***

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

### **Going Green**

Because sooner is better than later where the environment is concerned, this workshop explores ways churches can make low-cost improvements to both save money and go green. 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's director of education at 888-822-3863 for more information or view our website at [cornerstonefund.org](http://cornerstonefund.org)

*\* These two workshops are included in the all-day seminar.*

## 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 forms 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.



United Church of Christ  
**CORNERSTONE**  
FUND

United Church of Christ  
700 Prospect Avenue  
Cleveland OH 44115  
888-822-3863  
[cornerstonefund.org](http://cornerstonefund.org)

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. Our securities are not insured by the FDIC or any other state or federally regulated institution, and rates may change without notice.