



Cornerstone FUND

Helping local churches and non-profit organizations create
transformational change within their communities

Overview

The United Church of Christ Cornerstone Fund helps local churches and non-profit organizations create change within their communities. We're building transformative products that not only empower these communities but also help our investors earn a return on their investments*.

*Cornerstone Fund does not provide tax, retirement or investment advice. You should consult your own advisor(s).

Mission

**JOINING TOGETHER
IN FAITH TO INVEST IN
AND BUILD COMMUNITY**

Vision

**TO SERVE AS A CATALYST
FOR MINISTRIES TO THRIVE.**





Start your investment journey with Cornerstone Fund

The Cornerstone Fund gives you the opportunity to not just earn on your investments, but to also know that your money is being put to good use by faith-based nonprofits and churches.

Our investment options include:

- **FLEXIBLE DEMAND NOTES**

With a Cornerstone Fund Flexible Demand Note account, you'll have convenient, flexible investment access while earning competitive interest* rates with no fees. Flexible Demand Note accounts can be opened for as little as \$50.

- **TERM NOTES**

Cornerstone Fund term notes are one of the easiest ways to invest if you don't need immediate access to your money. For as little as \$500, you can apply for a three-month (to five-year) term note and earn competitive interest*.

*This is not an offer to sell securities and is not a solicitation to buy securities. The offering is made solely by the Offering Circular. The purchase of securities is subject to risks, which are described in the Offering Circular. Cornerstone Fund will offer and sell 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. View the Offering Circular at www.cornerstonefund.org/circular.



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The Cornerstone Fund Difference

Cornerstone Fund provides specialized financing solutions for churches and non-profit organizations, tailored to meet their unique building and property needs.

Our specialized buildings and property loans include:

- **PROPERTY PURCHASE**

Financing for your church's planned building project

- **NEW CONSTRUCTION**

financing for your church or faith-based non-profit organization's construction project

- **RENOVATION & MAINTENANCE**

Financing for your church or faith-based nonprofit's planned renovation and maintenance project

- **MULTI-USE DEVELOPMENT**

Financing for your church or faith-based non-profit organization's multi-use development project

Our programs are designed to support the goals of faith-based non-profits and churches including:



- **ACCESSIBILITY & INCLUSION**

Financing options for building accessibility improvements, including elevators, ramps, accessible bathrooms, sensory rooms, technology for hearing & visually impaired persons



- **CREATION CARE**

Specifically dedicated to environmental justice efforts and allows us to offer lower subsidized loan rates to UCC affiliates



- **NATURAL DISASTERS**

Hurricanes, tornadoes, and severe storms can cause severe damage to your facilities, and sometimes, insurance simply doesn't cover the full cost of needed building repairs. We offer a variety of financing options for building-related needs, including fixed-rate loans, adjustable rate loans, bridge loans, and lines of credit



- **COMMUNITY DEVELOPMENT**

Today, many faith-based organizations find themselves with unused or underused properties that can be repurposed—and reimagined—for community impact and economic development. Community development projects can include affordable housing, senior housing, child care centers, health and wellness centers, vocational training/education centers, and mixed-use property development



- **CASH BACK FOR BORROWERS**

When enrolled in the Cornerstone Fund's Church Cashback Program as an active loan customer, you can earn up to \$10,000 cash back each year! Receive cash back each year based on your loan and investment balances.



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Apply for a loan, investment, or
learn more about the Cornerstone
Fund difference today

888-UCC-FUND (888-822-3836) • Monday – Friday 9 AM – 5 PM EST
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Visit us online at
[cornerstonefund.org](https://www.cornerstonefund.org)

