

**Supplement
to the
Offering Circular dated April 30, 2024**

The following information supplements and updates the Community Investment Note Offering Circular of Cornerstone Fund, Inc. dated April 30, 2024 (the “**Offering Circular**”) relating to the sale of Term Notes, Flexible Demand Notes, Flexible Demand Plus Notes, and 60-month Giving Bonus Notes (collectively, “**Notes**”) by United Church of Christ Cornerstone Fund, Inc. (“**Cornerstone Fund**,” “**we**,” “**us**,” or “**our**”). Capitalized terms used in this Supplement that are not defined in this Supplement have the meanings given to them in our Offering Circular. You should read this Supplement in connection with the more detailed information about Cornerstone Fund and its offering of Notes, including the Risk Factors, set forth in the Offering Circular. Please keep this Supplement with your Offering Circular for future reference.

The date of this Supplement is October 11, 2024.

Cornerstone Fund offers products and services to support the growth of local churches, Associations, Conferences, national organizations, colleges and seminaries, health and human services organizations, other affiliated organizations of the United Church of Christ, or other faith-based organizations, grantmaking organizations, foundations and other entities that are missionally aligned with the Cornerstone Fund, primarily through making loans to such organizations to finance their capital improvement and other property projects, including church buildings and related structures. Cornerstone Fund is now offering a new targeted program in furtherance of its mission: a Disaster Care Investment & Loan Program. The following discussion provides information concerning this program.

Disaster Care Investment & Loan Program

Through our Disaster Care Investment & Loan Program, Cornerstone Fund supports post-disaster rebuilding efforts by offering more favorable terms on loans to organizations affiliated with the United Church of Christ for projects specifically aimed at rebuilding worship, fellowship, and community spaces following the devastating effects of disasters.

To finance this loan program, we now offer and sell specially-priced Notes (the “**36-Month Disaster Care Note**”), which will pay an interest rate that is lower than the prevailing rate for standard Term Notes of equal term. The current rates are set forth on the Interest Rate Sheet that accompanies this Supplement.

At our discretion, we may allow investors to request that their investment be used to support the Disaster Care Investment & Loan Program by indicating their preference on the Investment Application form. Our acceptance of investments that are targeted in this way represents our commitment to use reasonable efforts to make or maintain Disaster Care loans in amounts equal to or greater than the amount of the outstanding Notes targeted to that program from time to time. However, investors indicating their desire to support the Disaster Care Investment & Loan Program should understand that, due to variability in the availability and timing of appropriate projects and loans, and differences between the terms to maturity of loans and targeted Notes, there may be variations from time to time between the amount of outstanding Notes targeted to a specific area or cause and loans outstanding to that area or cause, and we do not track specific Notes to specific loans. An investor’s indicated preference with respect to targeting their investment does not require Cornerstone Fund to use that investor’s funds in accordance with the targeting preference, and we reserve the right to un-target funds from time to time at our discretion.