

Make Loan Payments Electronically!



In the interest of good stewardship, LCEF accepts loan payments through automated clearinghouse (ACH) transactions. No hassles with writing checks or buying postage stamps. Your loan payments will be sent directly to LCEF—electronically!

Using ACH for Loan Payments . . .

- Saves you time.
- Eliminates the possibility of lost checks in the mail.
- Removes the worry of late payments.
- Promotes good stewardship by lowering administrative costs, helping LCEF to pass on these savings through lower loan rates to LCMS churches and schools.

Two Automatic Payment Methods:

Simply complete the authorization form on the reverse side to have the loan payment automatically withdrawn from your local checking account (Option A) or transferred from an LCEF account (Option B). Be sure to sign the form, and for Option A, attach a void check. Mail or fax to LCEF.

Manual Payment Method:

Your organization may transfer the payment each month using LCEF's online *MyAccount* service. Use *MyAccount* with the LCEF StewardAccount® to maximize efficiency!

MyAccount from LCEF

LCEF's online financial service offers 24-hour access to your LCEF investments and loans.

- View account history.
- Make payments to your LCEF loan from a StewardAccount or Dedicated/Demand Certificate.
- Transfer funds to and from eligible LCEF investments.
- Choose electronic statement delivery (e-statements).
- Contact LCEF staff via secure email system.

StewardAccount from LCEF

- Limited check writing abilities (first order of checks **free!**).
- VISA® Debit Card (optional).
- Monthly statements.
- Electronic funds transfer services.
- **Free** *MyAccount* online services, including bill pay and e-statements.

To open a
StewardAccount,
call LCEF at
800-843-5233
or visit
lcef.org

LCEF StewardAccount access features provided through UMB Bank, n.a.

LCEF is a nonprofit religious organization; therefore, LCEF investments are not FDIC-insured bank deposit accounts. This is not an offer to sell investments, nor a solicitation to buy. LCEF will offer and sell its securities only in states where authorized. The offer is made solely by LCEF's Offering Circular. Investors should carefully read the Offering Circular, which more fully describes associated risks. (NMLS# 3444).





Lutheran Church Extension Fund

> where investments build ministry

Automated Electronic Loan Payments

Select either **Option A** or **Option B** to make your loan payments electronically.

Borrower: _____

Contact Person (if different from above): _____

Telephone (home): _____ (work): _____

Option A—ACH Transfer from Local Bank Account

New Authorization OR Change to Existing Authorization

Note: "I" refers to all borrowers, whether one or more.

I authorize LCEF to withdraw the loan payment amount from the checking account described below for payment on:

LCEF Loan Account Number: _____

Payment Amount: \$ _____ or _____ Monthly installment to be computed at closing.

Additional Principal Amount (for permanent loans only, not available for construction loans): \$ _____

This authorization is valid until revoked by the borrower either verbally or in writing. I understand that LCEF must receive this verbal or written notification 15 business days before the next scheduled transaction date. The loan payment amount is subject to change based on an adjustment in interest rates. LCEF will send written notification of such changes 10 business days before the next scheduled transaction date.

Name of Financial Institution: _____ Branch: _____

Routing Number (nine digits): _____ Checking Account Number: _____

Address: _____

City, State, ZIP: _____ Phone Number: _____

Name(s) as shown on account: _____

ATTACH VOID CHECK HERE.

Option B—Transfer from LCEF Account

New Authorization OR Change to Existing Authorization

I authorize LCEF to withdraw the loan payment amount from the account listed below for payment on:

LCEF Loan Account Number: _____

Payment Amount: \$ _____ or _____ Monthly installment to be computed at closing.

Additional Principal Amount (for permanent loans only, not available for construction loans): \$ _____

LCEF Account Number: _____

Signature Required (for Option A and Option B) (All account owners must sign.)

Name _____

Signature **X** _____ Date _____

Title (for organizations only) _____

Name _____

Signature **X** _____ Date _____

Title (for organizations only) _____

Office Use Only

Start date: _____

Stop date: _____

Frequency: _____

TRAN _____

APP CODE _____

ACCT NUMBER _____

Amount: _____

(applies to FA or FP only)

Mail or fax (not both) to LCEF at:

Mail: PO Box 229009, St. Louis, MO 63122-9009

Fax: 314-996-1131