

Autumn Reflections



Shorter days, colder nights, Thanksgiving approaching, Christmas just around the corner—this can be a hectic time of year. It is important to make time to reflect and pray and be thankful for all our blessings and the truly important things in life—family, Church and community.

When you choose to invest your savings with the Ohio District Church Extension Fund you are choosing to support the future of the Lutheran Church.

Church Extension Savings Programs pay investors compounded interest quarterly and help to provide low-cost loans for Ohio District congregations when they borrow funds for building, expansion or renovations. This program is vital for the success of today's congregations and schools and ensures the future of the local Lutheran community.

Please join us and share in the satisfaction of knowing your savings dollars are helping provide the facilities and opportunities for people to connect with Jesus Christ.

Visit our website at www.oh.lcms.org

INVEST IN CHURCH EXTENSION FUND
Put your SAVINGS to WORK for the CHURCH!



OHIO DISTRICT LUTHERAN CHURCH EXTENSION FUND
6451 COLUMBIA RD BOX 38277 OLMSTED FALLS OHIO 44138
www.oh.lcms.org 1-800-901-2297 440-235-2297

OFFERS FOR SALES OF SECURITIES ARE BY AN OFFERING CIRCULAR OR PROSPECTUS ONLY. AN INVESTMENT INVOLVES CERTAIN RISKS MORE FULLY DESCRIBED IN THE PROSPECTUS.

THE FOLLOWING RATES ARE IN EFFECT
NOVEMBER 1, 2009 TO NOVEMBER 30, 2009

All certificates pay interest and are compounded on a quarterly basis. A penalty of 90 days interest is applied for early withdrawal on fixed certificates.

FIXED RATE CERTIFICATES

On fixed rate certificates you choose any term between 3 and 60 months and you earn up to 3.29% APY.

| TERM | RATE | APY | MINIMUM DEPOSIT |
|--------------|-------|-------|-----------------|
| 3-5 months | 2.00% | 2.02% | \$100 |
| 6-11 months | 2.25% | 2.27% | \$100 |
| 12-23 months | 2.50% | 2.52% | \$100 |
| 24-59 months | 3.00% | 3.03% | \$100 |
| 60 months | 3.25% | 3.29% | \$100 |

STEP-UP RATE CERTIFICATES

A step-up rate certificate is a 24-month certificate that will earn you greater interest every 6-month term.

| TERM | RATE | APY | MINIMUM DEPOSIT |
|--------------|--------|---------|-----------------|
| 1st 6-months | 2.25% | 2.62% | \$100 |
| 2nd 6-months | 2.50% | (AVG) | |
| 3rd 6-months | 2.625% | for 24 | |
| 4th 6-months | 3.00% | months) | |

SAVE-BY-MAIL

The Ohio District Church Extension Fund offers a savings program called Save-By-Mail. With minimum deposits of \$5.00, you can earn interest from 2.00-2.75% based on your average daily balance the previous quarter. Save-By-Mail is a savings vehicle with no penalty for withdrawals. Each time a deposit or withdrawal is made, a receipt is sent for your records. The bottom half of the receipt is used as a withdrawal and/or deposit slip.

| AMOUNT ON DEPOSIT | RATE |
|-----------------------|-------|
| LESS THAN \$999 | 2.00% |
| \$1,000-\$9,999 | 2.25% |
| \$10,000-\$24,999 | 2.50% |
| GREATER THAN \$25,000 | 2.75% |