

**THE FOLLOWING RATES ARE IN EFFECT FOR THE
OHIO DISTRICT LUTHERAN CHURCH EXTENSION FUND
FROM NOVEMBER 1, 2009 TO NOVEMBER 30, 2009**

All Certificates pay interest quarterly, compound quarterly. A penalty of 90 days interest is applied for early withdrawal on fixed certificates.

FIXED RATE CERTIFICATES

<u>TERM</u>	<u>RATE</u>	<u>APY</u>	<u>MINIMUM DEPOSIT</u>
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.

<u>TERM</u>	<u>RATE</u>	<u>APY</u>	<u>MINIMUM DEPOSIT</u>
First 6-Months	2.25%	2.62%	\$100
2 nd 6-Months	2.50%	<i>(AVG for 24 months)</i>	
3 rd 6-Months	2.625%		
4 th 6-months	3.00%		

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 treated as a saving account 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. **Save-by-Mail rates are variable and can change at the first of each month without notice.**

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

For additional information or to speak with a Church Extension Fund representative, please call the Church Extension Fund office at 440-235-2297, Ext. 21 or toll free at 1-800-901-2297, Ext 21.

