

# Investing with the Cornerstone Fund

## Who can invest with the Cornerstone Fund?

Individuals — parents and grandparents, kids saving for college, people looking for a great way to invest their IRAs. Churches wanting to invest in a way that supports the mission of the UCC. Cemetery societies, altar guilds, clubs and committees. Any person or organization affiliated with the United Church of Christ may invest with the Cornerstone Fund and enjoy the special privilege of helping to build the church — while enjoying a great rate of return.



## Why does the Fund offer two types of investments?

Different investors have different investing needs. Some want as much flexibility as possible, while others are willing to invest for a longer time to earn a higher rate of return. So the Cornerstone Fund provides investors with a choice —

### Flexible Demand Note

Our most liquid investment, the Flexible Demand Note works much like a money market account. While the Cornerstone Fund does not provide checks, investors may access their funds at any time, with no interest penalty.

### Term Note

Term Notes work very much like certificates of deposit from a bank. The Cornerstone Fund offers investment terms from six months to five years, and you may choose to either re-invest your interest or receive a regular check.



## How do the investments work?

The easiest way to understand the Cornerstone Fund is to recall how your local bank works: they offer investments — like CD and money market accounts — and pay a specific rate of return on the money that has been invested. The bank then loans money out to other people who want to buy cars or finance businesses. The Cornerstone Fund works in the same way, except we only make loans to established UCC churches to make improvements to their facilities, build new buildings, and expand their ministries. Your money is put to work building the United Church of Christ, while you earn a competitive rate of return on your investment.



## Does the Fund invest in the stock market?

No — we invest solely in loans to churches. Because we work much like a bank, our investors' money is used to fund loans to established UCC churches that have passed a formal loan approval process. The interest paid by borrowers on their loans, in turn, funds the interest the Cornerstone Fund pays to its investors.

## Is my investment safe?

While the Cornerstone Fund cannot guarantee your investment in the same way as a bank, which is federally insured, we take great care in the selection of our borrowers. In addition to meeting financial criteria, churches who borrow offer their property as collateral — just like a homeowner secures a mortgage with a house. Cornerstone Fund borrowers demonstrate they have the resources to repay their loan, generally through a capital campaign. By doing all we can to ensure our borrowers can repay their loans, we help to ensure our investors' funds are as safe as possible.



## What if I need my money?

If you've invested in a Flexible Demand Note, or if your Term Note has matured, just call the Cornerstone Fund. We'll send you an authorization which you can sign and fax back, withdrawing any amount up to the balance in your account. We'll put a check in the mail within two business days, or even overnight your funds for a small fee. If you need to withdraw funds from a Term Note before its maturity, you may be subject to only a modest interest penalty.



## I'm ready to invest! What do I do now?

Give us a call! We'll send you an investment application, our current rates and a prospectus. We'll send your investment Note to you within a week of receiving your investment. You can also visit us online to check out our latest rates, download a prospectus and application, and learn more about the Cornerstone Fund.



## Questions?

Give us a call at 888-UCC-FUND. We look forward to hearing from you and helping you become part of the Cornerstone Fund family.



United Church of Christ

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[www.cornerstonefund.org](http://www.cornerstonefund.org)

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