



United Church of Christ  
**CORNERSTONE**  
FUND

**NEW  
PROGRAM!**

# CREATION CARE

## Investment & Loan Program

In July 2021, the Cornerstone Fund announced the Creation Care Loan Program at the 33rd General Synod. The Creation Care Loan Program is specifically dedicated to environmental justice efforts and allows us to offer lower subsidized loan rates to UCC affiliates. Our Founding Investors include the National Setting and United Church Funds, the Wisconsin Conference and CHHSM. The ability to invest in this Creation Care Loan Program will be available to all, including individuals who are looking for an environmentally conscious investment.

Investors who care deeply about Creation Care and addressing the detrimental effects of climate change can make an impact investment in the UCC Cornerstone Fund. Investors will agree to a 1% rate of return on their investment, giving up some short-term gain, for an investment that will yield a long-term gain for our planet. These investment funds then will be loaned at 3.5% to churches and other faith-based organizations to fund projects specifically aimed at improving their properties' impact on the environment and reducing their carbon footprints.

We aim to raise \$3,000,000 initially, but we will not stop there. Investors will receive reports on progress and the impact that the loans are having on caring for creation.

### INVESTMENT SPECIFICS:

**Term: 36 months**

**Interest Rate: 1% for the first 3 years, after that at the then prevailing rate**

**Minimum Investment Amount: \$500**

**PROJECTS THAT REDUCE OUR  
CARBON FOOTPRINT WILL BE  
ELIGIBLE FOR THIS LOAN PRODUCT:**

**RENEWABLE ENERGY INSTALLMENTS  
BUILDING EFFICIENCY IMPROVEMENTS  
ENVIRONMENTAL CARE PROJECTS**

### LOAN SPECIFICS:

**Eligible Projects: Projects that reduce our carbon footprint will be considered**

**Loan Type: 3-year adjustable-rate term loan, fixed for 3 years, then adjusted to the prevailing rate; 3 year balloon notes also available**

**Amortizations: 3 through 30 years available**

**Maximum Loan amount: \$100,000\* (\*exceptions may apply)**

**Minimum Loan amount: \$10,000**

**Application Fees: None – The only fees that are passed on to borrower are the actual fees incurred in the loan approval and closing process: e.g., title & legal fees**

**Payments: Interest-only payments are available during construction for up to 12 months, after that principal and interest. Automated payments via ACH are required.**

**THE CORNERSTONE FUND - CORNERSTONEFUND.ORG - 888.UCC.FUND**

*This is not an offer to sell you our securities and we are not soliciting you to buy our securities. The offering is made solely by the Offering Circular. The purchase of our securities is subject to risks, which are described in our Offering Circular. We will offer and sell our securities only in states where authorized. Currently, we do not offer or sell our Notes to investors located in Arkansas. • Not FDIC or SIPC insured • Not a bank deposit • Not guaranteed by the United Church of Christ. • \*Past performance is no guarantee of future results.*