

CDF CAPITAL By the Numbers



Over 63 Years in Kingdom Service



900+ Loans Originated



Over 1.6 Billion Dollars Loaned



10,000+ Current Investors



C D F c a p i t a l . o r g

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CDF FINANCIAL CAPITAL

FOR CHURCHES



For more than 60 years we've helped churches grow.

We consider ourselves co-laborers in Christ with the churches we serve. From investments, to loans, to retirement, our offerings are designed specifically to meet the unique needs of churches.

MINISTRY PARTNER PROGRAM

Our Partner Program provides churches with investment options to help grow your ministry.

When you invest with CDF Capital you do more than earn interest; you provide financial resources to growing ministries all across the United States.

FLEX CERTIFICATES

CDF Capital offers no-term investments, called Flex Certificates. When you invest in a CDF Capital Flex Certificate, all of your principal and accrued interest is available to you on demand, without penalty.

- Premium rate paid for first 6 months of investment (after 6 months prevailing rate applies)
- \$35,000 minimum investment (minimum for first 6 months only)
- No minimum mandatory time period • No early redemption fees

TIME CERTIFICATES

CDF Capital offers a wide range of Time Certificate investments. The Ministry Partner Program special offers include certificates with terms ranging from three months to one year.

- \$50,000 minimum investment • Terms range from three months to one year
- Certificate set to auto renew at 1 year upon maturity • Early redemption fees apply



LOAN OPTIONS

CONSTRUCTION LOANS

More churches borrow from CDF Capital to finance building construction than for any other reason. Whether you're planning interior improvements or a multi-phase campus build-out, we'll be there. When your church is ready to build, we can help you choose the construction loan that's right for you.

- Fixed rates and floating rates available
- Fund controls and planning services provided before and during construction
- Loans automatically convert to permanent financing at no additional cost

PERMANENT LOANS

While our loans are widely known for helping build churches, not every church needs to build a facility. Whether you want to refinance an existing loan to free up dollars for ministry, or your church has the opportunity to purchase an existing church building, our permanent financing options can help you meet those needs and more.

- Adjustable and fixed-rate loans available
- Adjustable-rate loans available in 3, 5 and 10 year terms with amortization periods up to 30 years
- Our Real Estate Services team is available to assist you with your property acquisition for an additional fee

FLEX LOANS

Churches are as unique as the people who fill them, so in addition to construction and permanent loans, we offer a variety of Flex Loans allowing us to customize our offerings, helping make your specific dreams come true:

- **BRIDGE LOANS** can help your church bridge short-term borrowing needs, like those that often arise during property relocations.
- **UNSECURED LOANS** allow you to purchase special items like technical equipment and can help you meet needs like soft costs on land acquisitions.
- **LINES OF CREDIT** offer a financial cushion in case you need funds fast, and can remain undrawn (with a zero balance) when you don't.
- **LAND LOANS** can provide your church with the funds you need to purchase undeveloped real estate for future development.

What does it cost?

Each CDF Capital loan package includes a base fee. Just as each loan package is uniquely tailored to meet the specific needs of each church, your exact loan fee will depend on the terms of your individual loan.

- Fees apply to all construction loans
- Origination fees apply to all permanent loans
- Title insurance costs, recording fees and legal fees may apply
- Interest rates vary. Please visit CDFcapital.org or contact your regional representative for current rates and information.



403(b) RETIREMENT PLANS

Employee retirement planning can be complicated, costly and cumbersome for churches and ministries, but with help from CDF Capital, an employee retirement plan is an option for every ministry. CDF Capital's 403(b) program has all the tools you will need to initiate a retirement program without placing an undue burden on your personnel team.

A CDF Capital 403(b) plan provides ministry employees with:

- A pre-tax investment opportunity
 - Reducing current taxable income
- High contribution limits
 - \$17,500 or 100% of income, whichever is less
 - \$5,500 annual catch-up contributions for individuals age 50 and over
 - \$51,000 total limit, including employer contributions
- Tax-deferred interest earnings
- A convenient way to invest regularly for retirement

A CDF Capital 403(b) plan is:

- Not subject to commissions or investment fees
- Fully vested for participants from day one
- Portable - funds can be transferred to another 403(b) or IRA
- Available for individual or multiple employees



To get started with CDF Capital or for more information, visit us online at CDFcapital.org or call 888.540.7112.

CDF Capital is not in the business of providing tax advice. For specific tax questions we strongly recommend you contact your tax counsel. Business owners investing in CDF Capital securities must meet the requirements of the "Limited Class of Investors" as described in the CDF Capital Offering Circular. The purchase of CDF Capital securities is subject to risks, which are described in CDF Capital's Offering Circular. This is neither an offer to sell nor a solicitation of an offer to buy CDF Capital securities. Such an offer is made only by an Offering Circular and only in those states where the CDF Capital securities may lawfully be offered or sold. CDF Capital securities are not F.D.I.C. or S.I.P.C. insured nor are they bank deposits.