

What's the Same?

Existing CNH District CEF investments have been transferred to LCEF.

Investment balances, accrued interest, interest rate, and (for term notes) maturity date have all been retained.

Similar to the past, when a Term Note (including IRAs) nears maturity you will be sent a maturity notice outlining your options. You may either convert the investment to a note of your choice at LCEF or redeem it. You may also contact LCEF to convert one or more of your notes without penalty at any time.

Term note interest may be withdrawn as before, but new deposits may not be made (such as to SFC and adjustable rate 1 year notes).

Flex notes may be left open until the end of 2017 at the same rate they are currently earning. Withdrawals and conversions may be made at any time, but new deposits may not be made.

What's Changed?

Investor services are now supported by LCEF staff in St Louis; call 1 800 THE-LCEF (1 800 843-5233) or visit lcef.org. And you may still call the Livermore District office for information ... 925 245-4000.

New "CEF" investments may no longer be opened, but LCEF offers similar opportunities and more. Those interested in Save For Children and Children Exploring Finance investments should take a look at the exciting "[YI Club](#)" offering.

The CEF grant program has been discontinued, with considerations for the District to provide a similar program in the future. We are very grateful to have been able to play this small part in helping people get a "taste" for ministry.

IRA investments have been moved from Goldstar Trust Company to UMB (United Missouri Bancshares), the custodian used by LCEF. Investors may convert existing CEF IRA accounts to an LCEF IRA either at maturity or at any time before.

Finally, please be aware that LOAN PAYMENTS must now be sent to LCEF, NOT to the District office in Livermore.