

The Free Methodist Investment & Loan Fund is supported by the financial strength of The Free Methodist Foundation, Spring Arbor, Michigan. The Free Methodist Foundation is a member of the Christian Stewardship Association (CSA) and the Evangelical Council for Financial Accountability (ECFA). The Free Methodist Investment & Loan Fund maintains adequate reserves and has never missed an interest payment. The Free Methodist Investment and Loan Fund is compliant with securities regulations in all states in which fund investors reside.

Free Methodist Investment & Loan Fund

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Investment certificates are unsecured general debt obligations of the Foundation. Investment is subject to risks, which are described in our Offering Circular, including: • no sinking fund • no trust indenture • no FMCNA guarantee • not FDIC or SIPC insured • not bank deposits or bank obligations • no public market • reinvestment rates may change • loans may be secured by special purpose property • borrowers may be dependent on contributions for loan repayment. This is not an offer to sell you our securities and we are not soliciting you to buy our securities. The offer is made solely by the Offering Circular. We will offer and sell our securities only in states where authorized.



**Earn Interest.
Help Churches.
It's That *Simple*.**

FMF *Free Methodist*
INVESTMENT & LOAN FUND



Serving Free Methodist Investors and Churches for *Over 50 Years...*

Earn Interest. Help Churches. It's That Simple.

The History.

Since 1955, The Free Methodist Investment & Loan Fund and its predecessor, the Church Extension Loan Fund, have provided a meaningful investment opportunity to members and friends of the Free Methodist Church. In addition to earning competitive interest rates, investors in the fund experience the satisfaction of seeing their money used according to wise stewardship principles to expand Free Methodist Churches.

The Process.

As investments are received, the fund assists new and developing ministries of the Free Methodist Church in the acquisition, construction and expansion of physical facilities by providing loans at reasonable rates. To date, hundreds of Free Methodist Churches throughout the United States have benefited from the investments of Kingdom conscious individuals and institutions.

The Difference.

Because of the significant support and partnership of investors of The Free Methodist Investment and Loan Fund, churches are able to reach out to their communities and around the world to share the message of Christ.

Earn Interest.

Receive competitive interest rates on your investment. Several investment options are available to meet your needs:

| <u>Investment</u> | <u>Minimum</u> |
|----------------------|----------------|
| Flexible certificate | none |
| 1 year certificate | \$5,000 |
| 2 year certificate | \$5,000 |
| 5 year certificate | \$5,000 |

Please call or visit our web site for current rates.

Interest on all certificates accrues daily. A statement is provided each quarter reflecting the principal and accrued interest of your investment.

Help Churches.

Be part of the growth and expansion of Free Methodist Churches;

Know your money is being used according to wise stewardship principles;

Enable Free Methodist Churches to receive reasonable loan rates for growth and expansion projects; and

Make a difference in the lives of churches and people.

