

LCEF Assistance for Rostered Church Workers

The Lutheran Church Extension Fund Natural Disaster Assistance program is available to eligible LCMS Rostered Church Workers (RCWs) located in natural disaster areas as declared by federal, state or local officials. LCEF will work alongside RCWs in need of loan funding (new or adjustment of existing LCEF loans).

LCEF is here to help you quickly return your focus to serving the people in your community and sharing the Gospel of Jesus Christ. To learn more, please **call 800-843-5233** or visit <https://lcef.org/ministry-natural-disaster-assistance/>.

Benefits & Features

- Loan structured over 72 months
- 0% interest and no payment required for first 12 months
- Principal and interest for remaining 60 months: amortized at [Cost of Funds \(PDF\)](#).
- Loan origination fee waived

Please note all loans are subject to loan underwriting and LCEF's issuance of and terms of an approval letter.

LutheranFCU Assistance for All Members of LCMS Congregations

The Lutheran Federal Credit Union is offering both **auto loan** and **personal loan** opportunities for both rostered church workers and non-rostered members of LCMS congregations. For individuals residing in natural disaster areas as declared by federal, state or local officials, the following loan benefits are available.

- Competitive rates
- First payment not due for up to 75 days from funding of the loan

Please note that all LutheranFCU loans are subject to loan underwriting.

For more information, please call **314-394-2790** or visit www.lutheranfcu.org.