

**CEF 125<sup>th</sup> Anniversary**  
**Ministry Partner Bonus Grant**  
**Terms and Conditions**

**General**

1. In celebration of CEF's 125th anniversary, this grant program is a way for the members of congregations in the Michigan District to support their churches through personal stewardship by investing with CEF.
2. Individual CEF investors who purchase a qualifying investment from June 1, 2026, through June 30, 2027, are eligible for a bonus grant that will be awarded to their congregation. Specific details are outlined in the Grant Terms section below.
3. Subject to the terms listed below, any Michigan District congregation in good standing is eligible to receive bonus grants. Churches who operate in multiple locations can only receive grants as one entity.
4. All decisions regarding eligibility or approval are at the complete discretion of CEF. Decisions will be applied fairly and evenly to all applicants.
5. Terms & Conditions may be periodically updated during the program period. Check CEF's website for any updates.

**Grant Terms**

1. The Ministry Partner Bonus Grant will provide a grant of \$125 to an investor's congregation when certain criteria are met.
2. Investment applications are found at [www.churchextensionfund.com/applications](http://www.churchextensionfund.com/applications). Completed applications must be submitted and funded no later than 6/30/27. CEF will pay the grants at two times: once on or after 12/31/26 and once on or after 7/31/27. Investors will receive email notification from CEF about the grant being sent to their congregation.
3. Eligible investment products are Fixed and Variable Rate Notes with the investors choice of a term between 24 to 60 months, with a required minimum investment of \$1,000.
4. One \$125 grant will be disbursed per investor/household for the duration of the grant period. For example, 3 investments opened under the same name or by three different family members living at the same address would only yield one \$125 grant. However, a congregation can receive multiple \$125 grants from CEF when qualifying investments are received from different investors/households. For example, if 10 different members of a congregation each open a qualifying investment, the church will receive a grant of \$1,250.

5. Only new investments are eligible for the grant – not renewing investments. An IRA or Trust Account can be a qualifying investment.
6. All applicants must meet the standard investing criteria as outlined in CEF's Offering Circular.
7. An entity that is delinquent on an existing CEF loan, or is not current on required CEF loan paperwork, is not eligible to receive a grant as long as the delinquency or deficiency exists. Also, a congregation must have an active CEF Representative in order to receive their grant funds. Please contact Rod Barodte at 586-337-5070 to establish a CEF Rep if your church does not already have one.
8. Congregations are strongly encouraged to acknowledge CEF as the grant provider in any publication or report to members.