




More than  
an investment,  
*a Ministry.*





Where you  
choose to invest  
your money matters,  
*and so do you.*



A photograph of a man in profile, laughing heartily. He has dark hair and is wearing a dark blue t-shirt. He is surrounded by a blurred crowd of people, suggesting a social gathering or church event. The lighting is warm and indoor.

When you invest with CDF Capital you do more than just earn interest on your money, you become part of a family of thousands of like-minded stewards who take part in providing spiritual, financial, and leadership capital to churches.

**All for a singular purpose,**  
*to help churches grow.*

# Invest today with CDF Capital

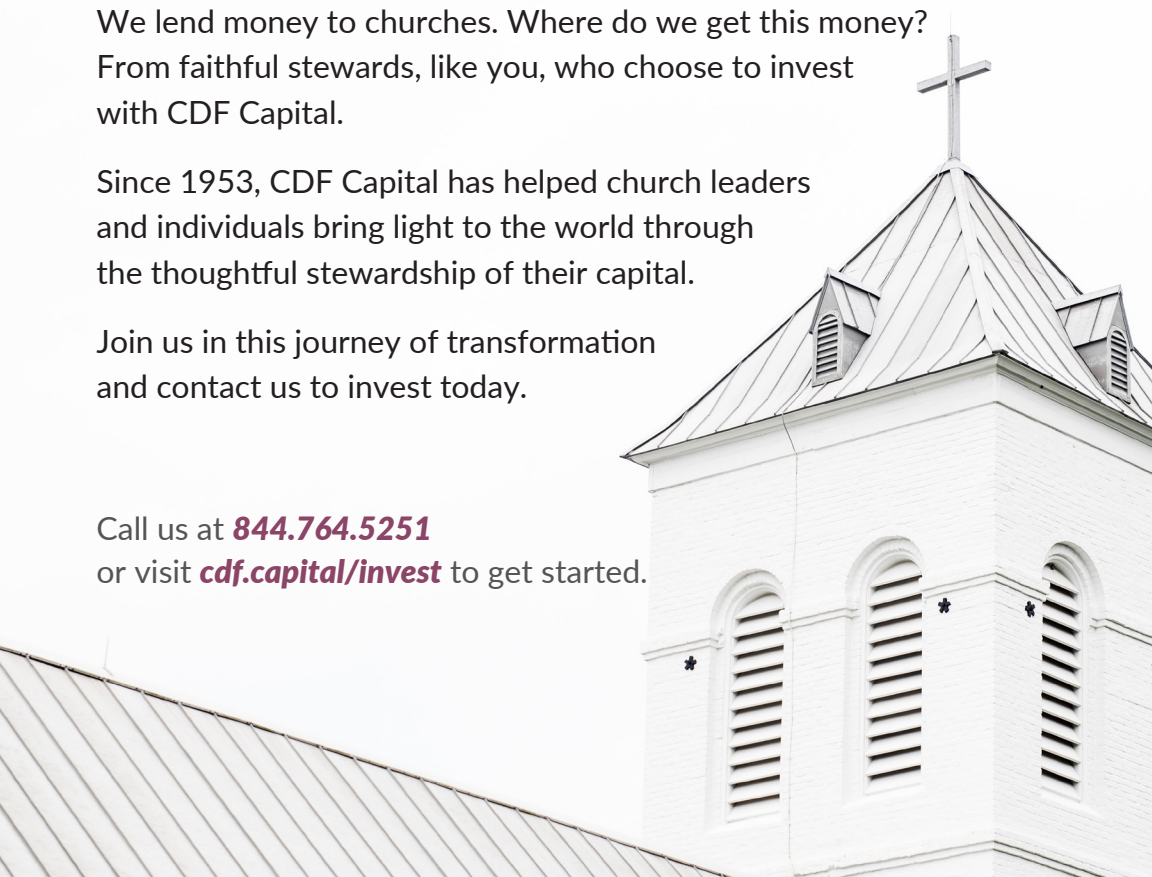
## CDF CAPITAL'S MINISTRY IS SIMPLE:

We lend money to churches. Where do we get this money?  
From faithful stewards, like you, who choose to invest  
with CDF Capital.

Since 1953, CDF Capital has helped church leaders  
and individuals bring light to the world through  
the thoughtful stewardship of their capital.

Join us in this journey of transformation  
and contact us to invest today.

Call us at **844.764.5251**  
or visit **[cdf.capital/invest](https://cdf.capital/invest)** to get started.







People and churches  
invest money with  
CDF Capital



Part of the interest  
paid is passed on  
to investors



As those churches  
grow, they pay back  
their loans



We lend that  
money to churches  
like yours

## How Investing with CDF Capital works

Investments in CDF Capital are used for one thing:

*to help churches grow.*

# You have multiple options when you choose to open an investment with CDF Capital

## STAY LIQUID, REMAIN FLEXIBLE

When you open a CDF Capital Flex

Certificate, you can add-to or withdraw from your investment at any time.

- Your principal and accrued interest is available anytime.
- \$250 minimum for opening personal investments (\$25,000 for organizations).

## INVEST A SET AMOUNT, FOR A SET TIME

With CDF Capital's time certificates, you know how much interest you are earning, and for how long.

- Your rate increases with your duration, from 1 to 5 years.
- \$5000 minimum for opening personal investments (\$25,000 for organizations).

## MORE OPTIONS FOR MORE INVESTMENTS

- Earn interest for a young person you love with our CDF4KIDS program. Open a time certificate with \$500.
- All of our flex and time certificates are available to trusts and other charitable organizations as well.
- Looking for a place to secure your retirement with a fixed rate? We have options for that as well.

Early redemption fees apply to all time certificates. For specific information on our rates, fees, renewals, and other details visit [cdf.capital/invest](https://cdf.capital/invest).

An aerial photograph of a church building with a prominent steeple, surrounded by trees and a parking lot. The scene is captured at dusk or dawn, with a soft, warm light in the sky. The church building is dark, and the surrounding area is also dimly lit, with some lights visible in the distance.

# You are more than just an investor; *you are a steward.*

In the Parable of the Talents, Christ shares a story of how two faithful stewards multiplied what was given to them by investing well, providing more resources for kingdom growth. While this parable is a great reminder of the necessity of materiality in fulfilling God's plan, materiality is not all that is required for God's kingdom to grow.

The Church needs stewards, people who are willing to make choices that drive kingdom growth. And choosing to invest in CDF Capital does just that. While CDF Capital may not always have the best rates, our rates are fair, and we are more than an investment, we are a ministry.

# Together, let's help churches grow.

## Learn more about CDF Capital Investments:



This is not an offer to sell our securities to you and we are not soliciting you to buy our securities. We will offer and sell our securities only in the states where authorized. The offering of our securities is made solely by our offering circular. The purchase of our securities is subject to terms, conditions and risks, which are described in our offering circular. CDF Capital securities are not F.D.I.C. or S.I.P.C. insured nor are they bank deposits. The Church Development Fund, CDF Capital, CDF Capital and Design and Design Only trademarks and/or other identifiers referenced herein are trademarks of Church Development Fund, Inc., and may be registered in certain jurisdictions.