

# The Cornerstone

## Building a Seed Factory

KAUAI CHRISTIAN FELLOWSHIP  
PG 5

Meet Carrie Williams  
CEO of Leadership Network  
PG 3

The Seagull and The Eagle  
PG 7

Summer 2022

A PUBLICATION OF CDF CAPITAL



# Impact

I wrote the first investment check to start a bank in 2005. That bank became one of the largest financial institutions in the Midwest. I am not telling you this to brag, so please keep on reading.

Letty Briggs, our first investor, wrote the initial check to fund an account at CDF Capital on July 24, 1962. Letty opened the first account at Church Development Fund and, as she turns 91-years-old this September, continues to invest with us today.

That check, 60 years later, has had a much larger impact than the check I wrote in 2005.

"I've been in church all my life, so naturally I wanted to support churches and help start new ones," Letty recalled in a recent interview.

We do not know the number of people that found a church home and met Jesus because of Letty's check, but I imagine the amount was enormous. The harvest, I imagine, was plentiful following Letty's faithfulness. I am more than confident that many more investors were encouraged and followed in Letty's footsteps because of her contributions.

I am so grateful for the trust Letty placed in our organization then and how she continues to trust us with her resources today.

I am also grateful for every single CDF Capital investor that followed after Letty, and I thank them for trusting our organization to steward their contributions well.

We have an amazing team at CDF Capital that serves our investors and shepherds their resources with prayerful guidance and meticulous care. I appreciate each and every one of you! 🙏



A stylized, handwritten signature in black ink, appearing to read 'Eric Schroeder'.

**Eric Schroeder**

CEO of CDF Capital  
[eschroeder@cdfpcapital.org](mailto:eschroeder@cdfpcapital.org)

# Cultivating a Harvest

Devotional by Sue Boldt | John 15:1-16

I have a little garden—and the emphasis is on the word “little.” This garden is tiny. It is small.

Though the garden is little, however, I am out my back door every chance I get to poke and prod, to watch and wonder. I am taking great care to cultivate my little patch of half vegetables and flowers, while constantly asking myself, “Am I providing enough water or what about those pesky weeds and pests?” I am looking forward to a bountiful harvest of good things to eat and beautiful treasures to behold.

In other words, I can barely wait to harvest the fruit of my efforts of love.

Sometimes as believers in Jesus, we can get a little impatient about our life’s harvests, especially the various fruit we hope for in arenas of our influence. The fields we tend may be our families, careers, ministries, dreams, or goals. Yet, with the Lord Jesus, it is the cultivating and nurturing of our relationship with Him that matters most. He knows that when we prioritize our time and affection in His felt presence and His Word, all the fields mentioned above will be fruitful and amazingly abundant.

**The Lord calls this attention to fruitfulness  
“abiding in Him.”**

Abiding in the vine of Jesus, according to the Apostle John, is the only pathway to a bountiful harvest. Instead of ramping up, strategizing, or obsessively pondering the roads to fruitfulness, Jesus calls us first and foremost to cultivate the soil of our lives as we graft ourselves into the power source of His life.

So, how do we receive God’s grand invitation?

To abide in Jesus means to remain in Him no matter how challenging life can get. When life gets hectic or when challenges happen, we tend to take matters into our hands. We may feel God’s timing is too slow, so we act impulsively. We, instead, need to remain immovable in the security and safety of what He has told us and who He is.

To abide means to tend the garden of our souls just like I tend my little patch—carefully weeding out what is not helpful or healthy and removing pests or weeds that my adversary might throw my way. To carefully tend the soil of my soul means daily exposing all of me in complete surrender to Jesus’ presence and to the living water of the Holy Spirit. In other words, to abide means lavishing the love of God and listening carefully for His voice through His Word. It means cultivating my relationship with Him alone.

What is the promise Jesus gives as we nurture the branch of our lives into His life-giving vine? We harvest a love relationship with Him as deep as He has with our Father. We receive fruit that blesses our lives and gives Him glory. We reap a harvest that remains through thick and thin. That is a garden worth tending.

That is a harvest beyond anything we could think or imagine. ✨





# Meet Carrie Williams

CEO of Leadership Network

by Alexa Johansen



Photo Credit: Carrie Williams

Carrie Williams stepped into her new role as Chief Executive Officer of Leadership Network this past February. Accepting the role was already a renowned achievement for her, however, even more noteworthy, Carrie's acceptance of the role marks her as the first female CEO in the history of Leadership Network's existence. During our interview, we learned more about the ways God prepared and called Carrie to this role, as well as the vision she is leading and casting for Leadership Network.

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## Empowering Women

Carrie's previous roles and experiences, particularly her most recent as founder of The Truth Republic, emphasized her calling to empower and equip women. In her own words, Carrie explained the goal of The Truth Republic as "helping women go further faster" by developing and equipping women to "reach their full potential for the sake of the gospel, their churches, their organizations, their neighborhoods, their families."

## Creativity and Equity-Minded Leadership

Carrie's calling to develop leaders expanded over time. Her obedience to God's calling was fulfilled in one chapter, and she found herself being called onto the next. As God grew her calling and multiplied her influence, there were two aspects to Carrie's leadership style that informed her approach to work and ministry: creativity and diversity. When asked about the ways her creativity and leadership worked together, Carrie shared, "Creativity helps me to lead, to give space and ability for the Holy Spirit to speak." Carrie approaches any new opportunity as a blank palette because she finds that it allows the Lord to speak, move, and illustrate her calling without limitations. She explained that "the creative element that God has embedded into who I am gives that space" to approach new callings as canvases for the Lord to show her the way. Another emphasis in Carrie's leadership style is inclusivity and representing the diverse body of Christ. "Diversity has been ingrained in my entire life in all aspects, and so one of my greatest desires is to ensure that Leadership Network reflects the diversity of God's creation and that we would be a diverse group of people coming together," Carrie explained.



## God Expanding Carrie's Call

When sharing the story behind her “yes” to Leadership Network’s CEO position, Carrie recalled the season where she and her husband navigated through his brain tumor diagnosis. “That experience over the last year really helped me and my husband to just say ‘yes’ to Jesus and what He puts in front of us,” Carrie shared. Although a year’s worth of standing beside her husband as he underwent surgery, radiation, and chemotherapy was not any easy journey, Carrie referred to this experience as one that amplified her heart positioning of obedience to God’s call—including her “yes” to Leadership Network. “I can’t think of any greater way to spend my life than to just make sure that Jesus is made known in the United States and, ultimately, to the world,” Carrie stated.



Photo Credit: Carrie Williams

Thus, when God made it known that He was expanding Carrie’s call from empowering women via The Truth Republic to empowering church leaders all across the country via Leadership Network, Carrie identified “the opportunity to maximize my experiences and the things the Lord has distilled in me, and to use them to maximize the Lord’s work.” Naturally, Carrie’s passion aligned with “helping [church and ministry] leaders discover what the Lord would have them do and where the Lord would have them go, and to help them be equipped and have the peer-to-peer relationships and mentorship that they need to disciple people.”

## Goals and Vision for Leadership Network

When asked about her focal points for Leadership Network, Carrie had a list of initiatives ready to share. Some of her priorities include equipping the microchurch and metaverse church, growing healthy leaders, supporting healthy and innovative church operating systems, and pouring into the next generation by discipling and mobilizing them into their calling.

Change and calling are not free from challenges. Carrie, however, sees challenges as opportunities. To plan

ahead for any challenges that may arise, Carrie voiced that she first wants to continue elevating Leadership Network as a trusted resource for people to call on. Carrie spoke to “Leadership Network’s 35 years of rich, amazing history” and how leaders “have been impacted in significant, powerful, and positive ways” through partnering with Leadership Network. She also desires to reach further and share with the generations of people who may not know about this organization and the support and community it has to offer others in their ministry journey.

Carrie shared that a part of rebuilding Leadership Network as a trusted, fruitful organization—particularly for the generations who do not yet know about the resources and support available to them—will include establishing environments that foster multigenerational gatherings, where younger leaders have access to ask questions and learn from the wisdom of other leaders who have decades of experience ahead of them. Carrie excitedly envisions “bringing together small, intimate groups of [pastors and ministers] to learn from one another, set in a mentorship environment—a room where leaders are praying, listening, leaning in, inspiring, changing, and walking out different than they walked in.”

## Carrie's Legacy

The legacy Carrie hopes to instill in her own work and time with Leadership Network centers around Jesus rather than herself. From a nationwide church perspective, Carrie wants to look back and see that “God truly utilized Leadership Network in my time there to influence, impact, mold, shape, and open the doors for what He wants the future of the Church to look like.” From a leadership perspective, Carrie emphasized that she hopes her legacy reflects “that we challenged, inspired, encouraged, equipped” leaders, particularly by providing them a safe space and giving them permission and opportunity to “go back to being very dependent on the spirit of God, rather than the best practices of our traditional church models.” Ultimately, the “simplicity of leading like Jesus, following Him where He leads, making disciples and mobilizing people into their calling” is the driving vision behind Carrie’s new role with Leadership Network. 🌸





# Building a Seed Factory

Kauai Christian Fellowship

by Derrick Engoy

Photo Credit: Allegra Scribner

Kauai is known for its lush vegetation, crystal clear waters, and dramatic mountain cliffs. It is the northern most island of the Hawaiian archipelago and is considered the second oldest of the main islands that make up the state of Hawaii.

Kauai is a paradise escape for rest, relaxation, and revitalization.

Tucked within the beautiful boundaries of the island pulses a vitally vibrant church called Kauai Christian Fellowship (KCF). The church, serving Hawaii since 1991, is affectionately described as a youth ministry that has gone berserk. It is also known for putting an extremely high priority on reaching island youth and their families through relationship building.

Authenticity and care are ways KCF has remained vital to the people of the exuberant island. Kauai locals, according to Rick Bundschuh, one of the church's founders, do not care about the church's dog and pony show. Locals want a place to belong regardless of their past and current hang ups. "There was a collection of us back in the day," Rick said of the church's inception. "I'm one of the gang of idiots, and we set out to building relationships. You have to invest in the community and it's a long play situation over here."

Rick has a rich history of developing youth ministry curriculum. He also has an illustrious track record as a freelance writer and illustrator for Surfer Magazine. In addition, Rick has independent writing works, most notably being the author of Bethany

Hamilton's story, *Soul Surfer: A True Story of Faith, Family, and Fighting to Get Back on the Board*.

## A Relationally High Impact

Because of Rick's immersed background in communion and storytelling, coupled with the KCF culture, the work that the church is doing is significantly meaningful and highly impactful to the locals. Kauai Christian Fellowship truly exudes the spirit of "Ohana" when it comes to building a family culture in their missional work.

"Hawaii has a unique culture that is matched nowhere else in the U.S.," Brad Dupray, Senior Vice President of Ministry Development for CDF Capital, said. "For a church like Kauai Christian Fellowship to penetrate that culture is a testimony to long-term ministries, a dedicated pastoral staff, and people who share the gospel not only with their words, but with their lives."

Now, with 30 years under the church's belt of pouring into the locals and with authentic trust built within the fabrics of the families, Kauai Christian Fellowship is making faithful steps toward expanding their reach beyond the island. KCF is working to make space for worldwide ministry leadership training to happen, in an effort to replicate what they have done best on the island for the benefit of the Kingdom across the globe.

## A Practical Learning Experience

Kauai Christian Fellowship recently took out a loan with CDF Capital to complete the build out of a one-year Bible college called Anchor House Kauai. The campaign broke ground June 2021



Photo Credit: Allegra Scribner



and the building is projected to be 6,500 square feet with a launch date of September 2022.

“The school’s intent is to bring in people from all over the world who want have a gap year or maybe before they get into college and get a good foundation of what they believe and why they believe what they believe,” Rick said. “It’s designed to deepen your faith through Christ-centered Bible training and hands on practical experience.”

Anchor House Kauai’s residency program will serve up to 40 students a year. The \$12,500 tuition fee will cover 31 weeks of schooling, housing, and meals. The college will offer courses in Apologetics, Christian Living, Early Church History, Science, and Faith. Courses will be taught by both local staff and visiting lecturers.

“KCF’s unique approach to team ministry is a great model for their residency program,” Brad said. “Students can see how staff members have learned to love one another and work together in unity due to years of building relationships within the staff.”

Rick is extremely ecstatic for what the college has in store for its students. The land was formerly owned by the Watchtower Society and was made available to KCF for less than the asking price. And, with no money to build the school, Rick and the team stepped out in faith to move forward with their plans.

“We thought, if God wants this, then He’ll make the money show up somehow,” Rick recalled. “We’d already talked to our local banks. Nobody wants to loan to churches, especially over here.

### **CDF Capital Partners with Hawaii Church**

“A friend of mine told me to talk to the CDF Capital guys, so I picked up the phone and talked to Brad,” Rick

continued. “Brad sounded real positive and the next thing you know they’re willing to fully fund us. This has the thumbprints of God all over it.”

CDF Capital immediately knew that partnering with KCF was an easy decision to make. Brad knew the hard work the church was doing would pay off multiple folds down the line.”

We mainlanders think it would be paradise to do ministry in a place that looks and feels like paradise,” Brad said. “But doing ministry on Kauai is not for the faint of heart. It takes years to establish credibility. It’s a 5-hour plane flight from the mainland. The cost of living is very high. And it’s not a vacation. It’s work and that’s what KCF has done.”

Rick is elated that the college’s vision mirrors KCF’s desire to see hands on ministry happen outside the walls of its facility. It, according to Rick, accents what the church is already doing but on a grander scale. KCF’s mission is to send out workers for the Kingdom. The college is not looking to birth lifelong transplants to the island, but to develop seeds.✍

**“This is a seed factory,” Rick said. “We’re trying to create kids that are going to go out and seed the world for the gospel.”**



# The Eagle and The Seagull

by Nathan Elson

Imagine leaders as two types of birds. Eagles and seagulls. Both birds are similar in size and have consistent characteristics across each type. So much so that they are unmistakably recognizable regardless of what city, state, country, or continent you are on. These birds have also played essential roles in culture, becoming both good and bad iconic symbols.

One of the birds is the resilient seagull. It is adaptable and able to survive in any environment, across most locations, and in every type of weather. Persistent and wise, they understand their surroundings. They make good, sound decisions. They not only survive, but thrive through every storm and season.

The other bird is an eagle, a symbol of majesty, strength, and power. The eagle has been the icon of empires and republics, fascism, and freedom. They are beautiful, strong, and unmistakable. Seeing an eagle in flight conjures feelings of wonder and awe.

Leaders tend to be drawn towards eagles. Leaders often want to be eagles.

Eagles, however, are fragile. Unadaptable, they are ridged and lack pliability. When their circumstances change, they need to be rescued. So much so that there are only an estimated 500,000 bald and golden eagles left in the United States—conservation efforts were needed to reach even those numbers.

On the other hand, there are a plethora of seagulls. They are not a symbol many leaders would embrace. They are commonplace seemingly lacking in uniqueness and awe. However, we should consider adopting this icon with no unique merit distinction.

These sea birds, much like an effective leader, know when to shelter from the storm or venture out. When one food

source is depleted, seagulls find another. When faced with adversity, they find a way to overcome and thrive. And most curiously, unlike seeing a soaring solitary eagle, you will never see a seagull completely alone.

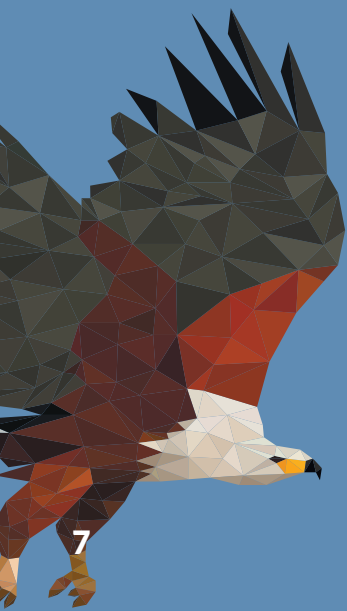
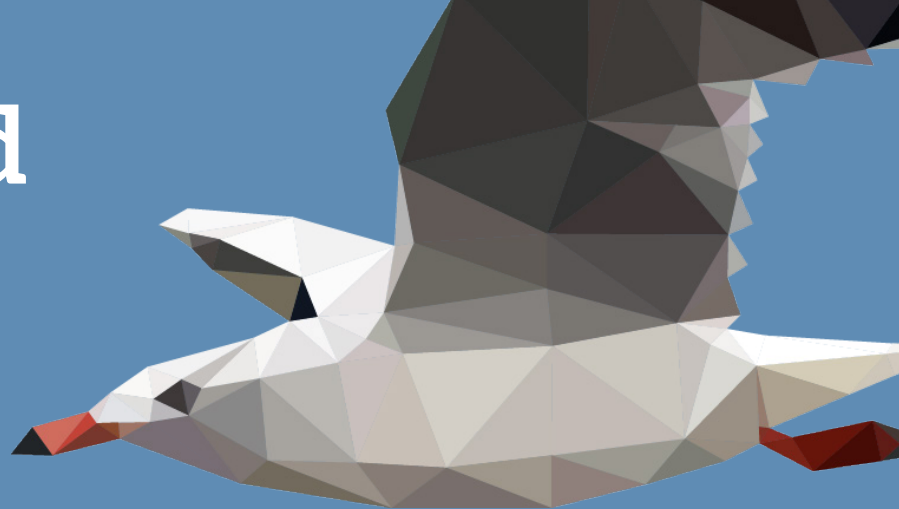
Similarly, modern leadership is more about adaptability than power or majesty. It is more about community and not individual achievement. As the leadership landscape has changed, our understanding of it must also adapt.

Leaders today need a network to draw wisdom and strength. They need community. To this end, CDF Capital has partnered with Exponential to support a ministry called Leadership Network. Over its nearly three-decade history, Leadership Network has served so many in our movement with resources, connections, and tools to grow and adapt as leaders.

This partnership between CDF Capital, Exponential, and Leadership Network acknowledges that we are better when working with other ministries.

CDF Capital is doubling down with our commitment to care for the lives, well-being, and work of the leaders we serve. It is part of our ongoing commitment to Transformational Capital—the perfect alignment of Spiritual, Leadership, and Financial Capital in the life of a church. As more and more of CDF Capital's church leaders benefit from Leadership Network's resourcing, we believe our churches will thrive.

With so much in flux in our culture and the Church in America, we cannot be like an eagle—a beautiful symbol that is fragile and unadaptable. We need to be like seagulls—pliable—with the ability to thrive in any environment. In the partnership with Leadership Network, we hope to come together, weather the storms, and thrive on the other side of whatever comes our way. 🦅





# Staff Highlight Tessa Krueger

by Alexa Johansen

Tessa Krueger, Senior Investment Servicing Representative, celebrated eight years with CDF Capital this past June. Prior to her role at CDF, she spent six years in social work in a variety of roles, from assisting the homeless population with finding housing to caring for children coming out of abusive situations.

Although her community work was extremely fulfilling, the considerable and consistent stress weighed heavily on Tessa. After prayerful consideration, she decided to pursue a career change. In the following months, a friend of hers working at CDF Capital forwarded a job opportunity for a position on the Investment team.

"I felt such a sense of peace once I started working here," Tessa explained. "It immediately felt like a good fit; which I feel is pretty rare. I am very grateful."

Her role serves new and current investors in many different capacities. Tessa handles all IRA requests and the transfer of funds between the investor and the organization. When an investor first comes to CDF Capital to open an IRA account, Tessa is responsible for the administrative side of the investment. Then, after years of CDF Capital and the investor working together as stewards of their funds, her role is a final step in putting the money back in the investor's hands.

Being in investment services focuses largely on movement of funds, but when Tessa connects with coworkers who are in direct communication with the investors, it is more than a transaction. Hearing the testimonies of the investors allows her to relate

more personally with those she serves.

The collaboration of the CDF Capital team has promoted an environment that is fruitful not only on an external level, but internally for the team as well. Tessa shared that she values her colleagues, almost as much the job itself.

"I love the team I work with," Tessa said with enthusiasm. "They are what keep me here, too. It's not just the mission, but the people."

Tessa's value and passion for connecting with people extends beyond her work into her ministry and personal life. Tessa volunteers on the youth leadership team at her church and meets with a group of high school girls a couple of times per month to study Scripture together.

"One thing I'm really passionate about is being a mentor for the younger generation," she said. "I try to make it less structured and more relational. I think they're going to remember, not necessarily the lesson they learned, but how they were treated and how they felt seen, heard, and cared for. I just want to create a relational environment."



Tessa strives to approach youth mentorship with authenticity. She intentionally depends on God to equip her for leadership in youth ministry.

"I want to be able to share with them that they just don't have to have life figured out at 18. Life can take so many different directions," she said. "I want to show them that there are different paths that God can have us on that are equally beneficial to the Kingdom."

Tessa is someone who others are drawn to when they are navigating hard seasons or are seeking someone to trust and confide in. "I like listening and I like letting people feel like they have a space that's safe and non-judgmental," Tessa explained.

Tessa leads a life in which she hopes to be remembered as someone who is kind and treats others with respect. And, specifically within her role at CDF Capital, Tessa hopes that her legacy will be defined as someone who is a good team player. Tessa hopes others would say she is easy to work with and makes the office more enjoyable for others.

Her heart to serve, support, and be present for others has contributed to the CDF Capital community and mission that seeks to expand God's kingdom.

"We are helping churches grow. We're helping ministries and we're helping the Kingdom advance," Tessa said about CDF Capital's mission. "That gives me a greater sense of purpose and perspective about what the mission of what CDF Capital is all about." 🌈



# Fall in Love with Jesus

by Derrick Engoy



Photo Credit: Brad Dupray

The Garden Fellowship, located just outside of Palm Springs in Indio, California, is a refreshing stream of life in the dry desert city. The 20-year-old church, having gone through various face lifts over the years, is on its way toward settling in and being a solid presence in the Coachella Valley.

“When it comes to the city of Indio, a lot of the young people are wrapped up in drugs and sex and just trying to fill holes in their hearts with something that never fills. On the west side, the idol is wealth. But out here and further to the east, it’s real poverty and drugs.” Jason Duff, senior pastor, said. “We exist for in-reach where we want to build up our own church. We exist for up-reach where we want to worship God. And we exist for outreach, to go and reach out to the community that doesn’t know Jesus yet.”

Jason has been the senior pastor of The Garden Fellowship for the past seven years. He has more than 20 years of collective church leadership experience in various capacities and at a handful of different locations, including a church in Texas. Jason has served as a youth pastor, as well as an assistant pastor at previous churches. A true Southern California coastal native, Jason never had any intentions of serving in the scorching valley of extreme heat.

God, however, had other plans.

“What was really amazing is God would not let my heart stop caring for these people,” Jason said, reflecting on the early stages of his call to the desert. “God just kept impressing upon my heart just to care for these people.”

The heart of compassion that God has instilled in Jason is evident in many of the programs The Garden Fellowship offers to the communities that surround the church. They take food out, every other Saturday, to the furthest part of the east valley where the poverty is the most extreme.

The Garden Fellowship also has an active ministry to the houseless community where they distribute basic supplies, including hygiene products and clothing.

As service to the communities happen, Jason says doors are always opened to share the gospel with the people they serve.

“We want to get into conversations with people. We want to pray with people. We want to share Jesus with them and how they can be saved,” Jason said.

With all the outreach The Garden Fellowship has done since Jason stepped into the lead pastor role and with the church’s emphasis on teaching the scriptures in a way that is easily digestible, yet not compromising of its truths, the church began to experience a steady growth in attendance and membership. Three church services in a rented facility was still not enough to accommodate the growing community. The low ceilings, according to Jason, were also not ideal as it was becoming too claustrophobic for many. In addition, being next to the Indio airport, Jason said the noise pollution was becoming more of an issue, as the booming sounds of airplanes landing and taking off would often drown out the preaching and worship experience.



A change was needed.

Jason and the team found their oasis just two miles away, fitting enough, at an old palm tree nursery. Two years later, The Garden Fellowship officially laid down roots in their new location. The move, despite the slight distance from their rental facility and to no surprise to the vibrant team, did not affect attendance and membership in a negative way as many churches experience when a move happens.

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## **The church continued to grow and it continued to make Kingdom impact.**

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“I knew going into the building project, people don’t like change. So the minute you move, even if it was two blocks away, some people don’t like it,” Jason said. “It really hasn’t been a problem for us. People realized that it’s actually not far. We’re here for each other. We’re here to serve Jesus. We’re here to serve one another.”

“Our mission statement is to help people fall in love with Jesus through the teaching of His word and the worship of His name,” Jason continued. “So none of that’s really changed since we’ve moved. We just now have more room to actually do it because it was getting really claustrophobic in that little building.”

The Garden Fellowship, in celebration of the changes and growth, had a Dedication Service and Grand Opening earlier this year upon completion of the church’s main sanctuary. Jason shared the continued vision and mission of the church, reminding folks that The Garden Fellowship exists to be part of restoring and redeeming God’s “garden” into what could be a taste of the city of heaven. The weekend celebration included worship services led by Christian recording artists Phil Wickham and Jeremy Camp.

“I enjoyed helping the Garden dedicate their beautiful new building to the Lord,” Jeremy said. “It’s such a great church that my family and I were blessed to be a part of during our time in the Coachella Valley area.”

Brad Dupray, CDF Capital Senior Vice President of Ministry Development, also had an opportunity to share CDF Capital’s excitement in partnering with a church that is doing great work throughout the California desert cities.

“The Garden Fellowship is a unique place. There is no other place that I know of that’s called The Garden

Fellowship,” Brad said at the Dedication Service. “And the fact that the church started in a nursery and then moved on to the ground of a nursery, it all ties back to God communing with man in the Garden of Eden.”

CDF Capital began partnering with The Garden Fellowship in January of 2020 to provide financing in order for the main sanctuary build out to happen. Brad, despite the pandemic and other challenges along the way, was amazed that God provided a way for the project to reach its full maturation just shy of two years. Brad says God’s faithfulness through all of the challenges in the past couple of years has been encouraging and telling of The Garden Fellowship’s future.

Though the entire project has a couple of more phases to go to reach its full completion, Jason marvels at what is to come for The Garden Fellowship. Work is currently being done to finish the church’s Children’s Ministry building, as well as its youth building. They also have plans to build a bookstore and coffee shop for the community.

“If you had said that before building this project, you’re going to have this pandemic and you’re not going to be able to do church, I would’ve said it’s not time to build a building. But what we saw by the end of 2020, was giving here at the church doubled. And then a year after that it doubled again,” Jason said, affirming Brad’s sentiment of God’s faithfulness. “God is going to take care of every aspect of it and of course He uses partnerships between churches and with organizations like CDF Capital. He uses all of that. God was in it and to know what He’s doing is a real blessing to this whole project.” 🏡

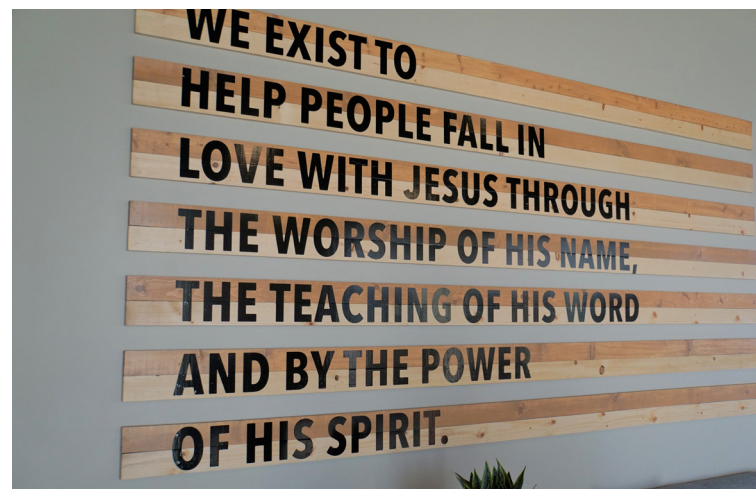


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