FMLF BUILDING FUND CERTIFICATE

The Free Methodist Investment and Loan Fund (FMLF) at FM Financial is pleased to offer a ***Building Fund Certificate*** to help Free Methodist churches and agencies maintain healthy building maintenance funds and prepare for growth projects. Dollars invested with FMLF become available as loans to Free Methodist churches and related organizations as they build, expand, and grow.

WHO MAY INVEST

- Building Fund Certificates are available only to FMCUSA churches/agencies.
- Specifically designed for ministries that are setting aside funds for current and/or future building needs.
- Requires a minimum investment of $10,000.

INTEREST AND ACCESS

- A specialized flexible certificate with a variable interest rate adjusted from time to time.
- Interest accrues daily; statements are sent quarterly.
- Online access is available for certificate information.

PENALTY-FREE REDEMPTIONS FOR QUALIFIED PURPOSES

- Partial or full redemptions may be made without penalty for qualified building-related purposes.
- Qualified redemptions include improvements to and maintenance of buildings, construction of a new building, and the purchase of a new building or land.
- Redemptions for other purposes may be subject to the applicable terms and penalties as described in the Offering Circular.

HOW TO GET STARTED

Review the Offering Circular

Download and review the current Offering Circular at **fmlf.org/investors**.

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Complete the Application

Complete a new investment application for the **Building Fund Certificate**.

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Submit Funds

Submit your application and investment as directed.

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Questions?

Contact us at **800.325.8975** or **info@fmfinancial.org** for more information.

Scan the QR code or visit ***fmlf.org/investors*** to view current rates, review the Offering Circular, and access other investor materials.

Variable rate adjusted from time to time. Interest on all certificates accrues daily. A statement is provided each quarter reflecting the principal of each certificate. Investment certificates are unsecured general debt obligations of The Free Methodist Foundation (doing business as FM Financial). Investment is subject to risks, which are described in our Offering Circular, including: no sinking fund, no trust indenture, no FMCUSA 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.