

FREE METHODIST INVESTMENT AND LOAN FUND

Earn interest while helping churches ... it's really that simple!





The Free Methodist Investment and Loan Fund at FM Financial provides a meaningful investment opportunity to friends of the Free Methodist Church – USA. As participants invest in the fund, it provides loans at reasonable rates to Free Methodist ministries. Investors not only receive a financial return on their investment, they also make a positive impact by helping churches expand and grow.

KEY INFORMATION

The Free Methodist Investment and Loan Fund offers several investment options to fit your needs. Our **flexible certificate** features a variable rate that is adjusted from time to time. Our **term certificates** have fixed rates and are offered for 1, 2, and 5 years. Statements are provided each quarter reflecting the principal and earned interest of each certificate. Interest on all certificates accrues daily and may be reinvested or distributed out to you. Online access is available.

In order to allow investors to use the Free Methodist Investment and Loan Fund for a Traditional IRA or Roth IRA, we have partnered with GoldStar Trust Company to serve as custodian and provide the required IRS compliance. We would be happy to facilitate a GoldStar account for you.

NEXT STEPS

-  Download and review our Offering Circular (available at www.fmlf.org/investors).
-  Complete a new investment application (available at www.fmlf.org/investors).
-  Submit your application and investment as directed on the application.
-  Contact FM Financial with any questions.



Scan the QR code or visit
www.fmlf.org/investors
to see our current interest rates.

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FREQUENTLY ASKED QUESTIONS



Do you require a minimum investment?

There is no minimum investment for a flexible certificate. Each of our term certificates requires a \$5000 minimum investment.



Is my investment insured?

The Free Methodist Investment and Loan Fund is not a bank, and the investments held are not insured by the Federal Deposit Insurance Corporation (FDIC), the Securities Investor Protection Corporation (SIPC) or any other bank or governmental agency. Please see our Offering Circular for more information.



Can I designate beneficiaries on my investment certificate?

YES! Simply complete the "Beneficiary" section of the new investment application. If a change is desired on an existing certificate, please contact us for a beneficiary change form or simply mail a signed request indicating your new beneficiary designations.



Will I be notified when my term certificate is maturing?

A rollover investment form will be mailed to you thirty days before your term certificate matures. Return this form to our office to instruct us if your funds should be reinvested or distributed to you upon maturity.



Is there a penalty for early withdrawal?

Flexible certificates may be redeemed at any time without penalty. If a term certificate is redeemed before its maturity date, a penalty equal to three months' accrued interest for a one year term certificate and six months' accrued interest for a two or five year certificate will be applied.

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.

FM Financial is the financial services ministry of FMCUSA. We offer professional planning, investing, and giving services for individuals and organizations from a biblical perspective.