

Why Choose the Foundation?

- ◆ Our loan application is streamlined and tailored to United Methodist churches.
- ◆ We offer very competitive interest rates.
- ◆ Save money with low closing costs.
- ◆ We will come to you for the closing, day or evening, at your convenience.
- ◆ Never a pre-payment penalty.
- ◆ Quick loan application processing and approval.
- ◆ We offer 1, 3, 5, or 10 year adjustable rate mortgages.
- ◆ We offer terms up to 15 years.
- ◆ Mortgages are held and serviced by the Foundation for the life of the loan.



Onalaska United Methodist Church
in Onalaska, WI

What else can the Foundation do for your church?

- ◆ Investment Services – Professionally managed with church appropriate investments
- ◆ Endowment Services – Permanent funds for mission and ministry
- ◆ Stewardship Services – Training and consulting regarding growing generous givers, and stewardship tools and campaigns
- ◆ Capital Campaign Services – Assistance in raising money for building, ministry, and debt elimination
- ◆ Grants – Support for starting new and creative ministries
- ◆ Planned Giving Services – Giving alternatives for individuals

The mission of the [Wisconsin United Methodist Foundation](#) is to assist the ministries of United Methodists in Wisconsin through lifelong financial stewardship.

CHURCH LOAN



Suamico United Methodist Church
in Suamico, WI



Phone: 608-837-9582
Toll Free: 888-903-9863
Email: wumf@wumf.org

Do You Have A Dream?

Does your church have a long dreamed of project? It could be a new fellowship hall, a kitchen remodel, expanding the parking lot, buying or remodeling a parsonage, or even building a new sanctuary.

With any church project, there is much planning to do and many important decisions to make. After the initial planning process and contractor bidding, there is the question: Where to go for financing?

We hope you will think of the Foundation first. Why? Because we exist solely to serve United Methodist churches. Our depositors are United Methodists too.

The Loan program was created in **2002, because the Foundation's**



Gethsemane United Methodist Church
in Pewaukee, WI

Loan Options

CHECK OUT OUR WEBSITE FOR
CURRENT RATES

www.wumf.org—Loans—Loan Rates

Construction Loans

Provides for interest only payments during construction. Draws may be made as needed up to approved loan amount. Loan will then be automatically converted to a mortgage loan.

Refinance Loans

Provides refinancing for current high-interest debt at other financial intuitions.

Deposit Backed Loans

Use of a Foundation deposit account as collateral for either an adjustable, fixed or line of credit loan. Amount of loan is limited to 75% of account balance.

Loan Pooled Fund

Funds are provided by church, agency and conference accounts that are **invested in the Foundation's "Loan Pooled Fund"**.

These organizations serve in mission partnership with borrowers by investing **their available funds in the "Loan Pooled**

Adjustable Rate Mortgages
Loans with terms up to 15 years. The initial interest rate can be fixed for 1, 3, 5, or 10 years. After the initial period, the interest rate is adjusted annually based on the 5-year US



Holy Trinity United
Methodist Church
in Centuria, WI

*"For my house
will be called a
house of prayer
for all nations."*

Isaiah 56:7

Churches must follow conference procedures regarding building projects and must secure all necessary approvals. In addition, churches must have paid their apportionments in full for the 3 previous years, and meet the