

Short Term Fund Performance

Year	LBF STF*	Bank Money Market**
2014	0.43%	0.10%
2015	0.52%	0.10%
2016	0.58%	0.11%
2017	0.89%	0.14%
2018	1.38%	0.21%

* Annualized Yield ** National Average—BankRate.com

Common Uses of the Short Term Fund

- Building Fund
- Missions Fund
- Benevolence
- Music Ministry
- Children / Youth Ministry
- Transportation Fund
- Capital Improvements /
Maintenance
- Scholarships
- Memorial Funds
- Escrow Account
- Utilities Fund
- Deacon Ministry
- Grounds Maintenance



Let the Louisiana Baptist
Foundation help you *Multiply the
Ministry* of your church or Baptist
entity through the
Short Term Fund.

**Louisiana
Baptist**
FOUNDATION

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SHORT TERM FUND

*Helping Churches
and Baptist
Entities with
Cash Management
& Short Term
Investing*

**Louisiana
Baptist**
FOUNDATION

Short Term Fund

The Louisiana Baptist Foundation's Short Term Fund is best described as a "savings account" for Louisiana Baptist churches and institutions. The Short Term Fund offers higher interest rates than those provided through a traditional bank money market, while providing access and availability on each business day.

The Cooperative Program support provided by Louisiana Baptist churches makes it possible for the Foundation to efficiently manage the Short Term Fund so that it returns a yield similar to a one-year certificate of deposit rate, while maintaining the liquidity needs of the entities served by the Foundation.



The Short Term Fund operates as simply as possible: deposit money today, take it out tomorrow, earn a day's interest. Statements are provided on a quarterly basis, and the Foundation accounting staff is available to accommodate any special reporting needs.

Advantages

- Open to all churches, non-profit agencies, and institutions cooperating with the Louisiana Baptist Convention.
- No minimum balance to open or maintain an account.
- Multiple accounts can be established to meet accounting needs and money management objectives.
- Interest is earned daily, calculated on an average daily balance, and posted monthly.
- Deposits or withdrawals can be made daily.
- No penalty for withdrawals
- No minimum investment period.
- Electronic funds transfer available at no charge.
- Interest rate comparable to one year CD

(Contact LBF for current rate)

MONEY RATES	Today
Prime Rate	4.50
Discount Rate	2.00
Primary	1.50

FAQ's

How easy is it to withdraw money from the Short Term Fund?

Requests for withdrawals can be made by phone, fax, mail, or by personal visit. Withdrawals can be made by check, electronic transfer, or bank wire. It is often said that it is easier to transact business with the LBF than a local institution.

Is there a fee for using the Short Term Fund?

There are no monthly service fees for using the Short Term Fund. The Foundation *does* receive a small management fee to assist in covering operating expenses.

The rates presented are net of the management fee. The current fee is 0.25% annualized (1/4 of 1 percent).

Is money deposited into the Short Term Fund insured by the FDIC?

The LBF is not a bank and cannot purchase FDIC insurance. Safety of the Short Term Fund comes from a diversified portfolio of U.S. Government Bonds and other high rated commercial bonds.

