Faith in Action

A Capital Campaign For Our Mission & Facility Needs

Resurrection Lutheran Church
Cary, NC

INTRODUCTION

Resurrection Lutheran Church is a vibrant, Christ-centered presence in Cary, faithfully ministering since 1978 to a growing community. Rooted in God's grace and guided by His Word, Resurrection has built a strong foundation of worship, discipleship, and service while fostering a welcoming, family-oriented community committed to sharing Christ's love.

Today, more than 397 households are united in faith, supported by dedicated pastoral leadership and an active network of lay leaders who live out their calling through servant-minded ministry and outreach. Building on the success of past efforts, including the transformative Family Life Center expansion, Resurrection continues to look forward with a vision of growing as disciples and reaching others with the Gospel.

Yet, as the church seeks to faithfully innovate and expand its impact, it also faces important challenges that must be addressed to fully live out its mission in the years ahead

From the very beginning, God enabled humanity to care for the gifts He entrusted to them. As it is recorded in the Book of Genesis, "The Lord God took the man and put him in the Garden to work it and keep it" (Genesis 2:15). Similarly, by the grace of God, we have the opportunity to care for and cultivate all that He has entrusted to us for the purpose of His Kingdom work.

OUR NEEDS

Facility & Infrastructure Improvements

Campus Safety & Security

Some of our highest priority needs stem from the rising security risks for schools, churches, and public institutions. Parts of our campus (including the sanctuary, offices, school and preschool) lack sufficient access control, integrated monitoring, and physical security barriers. Our building visitors, including students, staff, and church members, are vulnerable to unauthorized individuals and potential threats during daily operations and transitions.

- **Unsecured Entry Doors**

  A most basic security issue is our many facility doors that still require physical keys, some that have lockboxes with widely shared codes, which in turn makes it difficult to monitor door status in real time. These inconsistencies increase the risk of doors being left open or unlocked without anyone knowing.

- **Separate Camera Systems & Outdated Security Infrastructure**

  Campus-wide, our security systems are fragmented. The church and school each operate separate 16-camera networks that do not communicate with each other, and have limited video retention time. Additionally, the Raptor visitor-screening system is used only on the school side, leaving differing safety practices across campus.

  The result is reduced visibility across campus, slowed response times, and possible vulnerabilities in emergency situations. Over the years, it has evolved into an uncoordinated, piecemeal security approach that does not provide consistent protection for everyone who uses our facilities.

- **Hidden Preschool (RLP) Entrance**

  The preschool entrance, located at the rear of the building, has particular security issues. On the outside, it is not visible from the main areas of campus, and inside, it offers direct classroom access without staff supervision. This provides an uncontrolled approach and access to children and staff without oversight.

- **Uncontrolled School (RLS) Main Entrance**

  The school's main entry is also a security concern for our students' families and for us. The current entrance makes it difficult to consistently ensure both safety and a welcoming experience.

- **Dated, Fragmented Technology**

  In addition to our security concerns are our outdated and fragmented technology systems. Our hardware, software, networks, and communication tools operate independently and lack the consistency and reliability needed to support our ministries. Also, our website, online presence, and streaming capabilities need modernization. Our IT service contracts need to be fully optimized as well. These gaps reduce efficiency, weaken security, and limit our ability to communicate effectively with our congregation, school families, and the broader community.

- **Inadequate Perimeter Fencing & Unsecured Gate**

  Outside, open access from neighboring properties behind campus allows trespassing and creates security risks. This unsecured perimeter enables unauthorized entry and vagrancy, posing significant safety concerns for the school and preschool.

Property Management Needs

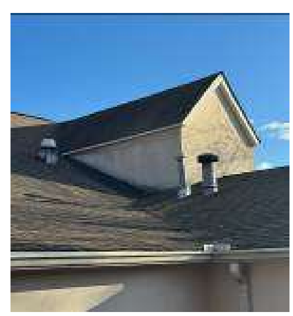
Another area of high priority needs are campus maintenance issues that are essential to keep our facilities functioning for ministry, education, and community life. Every day, our buildings support worship, school, and preschool activities, fellowship, and a wide range of programs that serve both our congregation and our community. Yet, much of our campus facilities are aging and major building systems require significant attention to ensure our facilities remain safe, functional, and ready to do the work God calls on us to perform at RLC.

- **Failing HVAC Units**

  Our campus has 23 HVAC units that range from 10 to 27 years old and one to three of these fail each year. Each replacement costs $50,000 - $60,000 and since we do not have a management fund, these impose a $20,000–$40,000 annual burden on our operating budget. It is a costly choice - to defer the maintenance to manage the budget means we risk making classrooms and worship spaces uncomfortable or unusable.

- **Aging Roofs**

  Another major maintenance need are the multiple campus roofs that are more than 15 years old. These aging roofs, with the sanctuary identified as the highest priority, increase the risk of leaks, water intrusion, and potentially costly structural and interior damage if they are not addressed soon. A partial repair quote for just one section was approximately $40,000.



- **Outdated Elevator**

  Of concern to Resurrection’s commitment to being a welcoming place for people of all abilities is our elevator’s outdated electronic system, which risks downtime and eventual failure. A broken elevator would create a barrier for people to reach all the classes, activities and ministries we offer in our building.

- **Failing Windows**

Long past due for attention are the original building's approximately 12 windows that are deteriorating and failing. Not only do they present the risk of damaging water leaks, but their poor energy efficiency increases our utility costs.

- **Decaying Parking Lot**

Showing expected wear and tear, our parking lot is a patchwork of cracks, and the nearby hardscape areas have drainage issues and cracking. These are safety hazards, negatively affect our campus' appearance, and, if left unrepaired, will only create more costly repairs in the future.

- **Well Used Ministry Vehicles**

Providing church transportation for our ministries, youth programs, and school activities is a vital part of our commitment to service. We currently have a well-used bus and van that we expect will need to be replaced.

- **Worn & Unsafe Playground Surfaces**

Last, but not least, is our highly used playground that is integral to the happiness of our church and school children and their families. It is showing wear in uneven surfaces and erosion, and it has areas with excessive drop-offs that can cause unnecessary falls and injuries.

Key Space Inefficiencies

Our facilities have faithfully served Resurrection for many years. As our ministries continue to grow and evolve, we have an opportunity to enhance these spaces so they more fully support the ways we gather, serve, learn, and care for one another. By improving several key areas of our campus, we can create environments that better encourage fellowship, strengthen ministry connections, and welcome new people into the life of our church.

- **Outdated Fellowship Hall**

Our Fellowship Hall, built in 1991, has long been a place where our church family gathers for meals, celebrations, and ministry events. Today, however, the space no longer fully supports the ways our ministries come together. Outdated audiovisual equipment, sound challenges, and the current layout make it difficult to host larger gatherings, teaching events, and outreach opportunities in a way that feels welcoming and engaging.

Because this hall and the "Music Room" are shared with the school for music, these spaces struggle to serve both ministries well. With thoughtful updates and improved functionality, the Fellowship Hall can once again become a vibrant hub where our congregation, school families, and community come together in fellowship, learning, and celebration.

- **Outdated, Inadequate Kitchen**

  Hospitality is at the heart of our Christian community. A well-equipped kitchen allows us to care for one another, welcome guests, and support ministries that serve our neighbors. Our current kitchen, however, is small, outdated (dating back to the original building), and not designed for the larger gatherings and outreach efforts that are part of Resurrection's ministry today.

  Our volunteers, staff, and the Meals on Wheels team faithfully serve from this space, but its limitations make large-scale food preparation and ministry events challenging. Updating this space will allow us to better support fellowship meals, ministry gatherings, service projects, and outreach opportunities that bring people together around the table.

- **Inadequate "Music Room"**

  Music is a vital part of worship and community life at Resurrection. Our choir and music ministry bring joy, inspiration, and connection to both our church and school. Unfortunately, the current choir room does not adequately support this important ministry.

  The room currently functions as a storage area and room for private music lessons. This room is separated from the Fellowship Hall by thin folding walls, creating noise challenges and scheduling limitations. Improving this space would provide a more functional environment where musicians, students, and volunteers can rehearse, collaborate, and grow together in ministry.

- **Inefficient Office Spaces**

  Our staff and ministry leaders play an important role in supporting the spiritual life and daily ministries of our church and school. Currently, staff offices are dispersed across campus, the finance office is undersized, and there is no dedicated conference space for meetings or collaboration.

  Creating a more centralized and functional administrative area would allow staff to work more closely together, improving communication, collaboration, and coordination across ministries. This would strengthen the support system behind the many programs, events, and ministries that serve our congregation and community.

- **Reconfigure the Narthex**

  The narthex is one of the most important gathering spaces in the church. It is the place where we greet one another, welcome visitors, and reconnect with friends before and after worship. It helps create the first impression of our church and provides a natural place for fellowship and conversation.

  Reconfiguring this space would allow it to better serve its purpose as a warm and inviting entry point to worship. An improved layout could create more room for greeting, connection, and hospitality. This will help members and guests alike feel welcomed into the life of Resurrection.

- **Underused Pavilion**

  What could be a more functional gathering space outside is our underused pavilion. It is just not easy or convenient to use for ministry, school activities, and community gatherings that require electricity for music, microphones, and speakers.

Financial Improvements

Debt

There are so many opportunities for programs, services, staffing, and ministries that we are unable to take advantage of because so much of RLC's funds are going toward debt. Debt that was undertaken in good faith and that has provided much for our community over the years, but that today is keeping us from looking forward toward the work that God is calling us to do.

Today, RLC has a remaining debt of approximately $423,000 that costs our church $12,806 per month or $153,672 annually. Carrying this mortgage limits our ability to meet needs and creates ongoing monthly cash-flow pressures – it is impacting our church's long-term financial health.

10% Mission Tithe

It has been an important, longstanding RLC commitment to dedicate 10 percent of all income to mission and outreach efforts. This tradition reinforces our identity as a church committed to service, generosity, and extending Christ's love to the broader community. It ensures that any campaign we undertake will support our greater mission to benefit not only our congregation but also individuals and ministries beyond our walls.

Limited Property Management Fund

As a faith community, we are called to be good stewards of the gifts God has bestowed on us. The care and maintenance of our church facility is one that generations of church members have sacrificed to support. This campaign is our turn to do the same as we work together to fund new roofs, windows, HVAC units, and other needs.

Yet we have not been the best stewards, as too often major repairs have caused sudden, unbudgeted financial strain and forced the church to respond reactively rather than plan proactively. Without a dedicated Management Fund, our annual budget has been negatively impacted, or maintenance has been deferred until it is more urgent and costly. Our church's literal foundation, as well as its financial foundation, is not as solid as it should be.

As each has received a gift, use it to serve one another, as good stewards of God's varied grace

1 Peter 4:10

OUR PLANS

10% Mission Tithe

*(**$230,000** if Essential Minimum Goal is Met or More, God Willing!)*

As with all of our planning at Resurrection, our tithe to the Lord comes first! We will continue RLC's longstanding practice of dedicating 10 percent of all capital campaign funds to mission and outreach. This commitment affirms who we are as a congregation grounded in service, generosity, and the call to extend Christ's love beyond our walls. By tithing from the campaign, we ensure that our efforts not only strengthen our own ministry but also bless individuals, organizations, and communities in need. This practice keeps our mission at the forefront and reflects our desire to be faithful stewards of all God entrusts to us. As the campaign proceeds, church leadership will present mission and outreach options for church voters to approve.

Facility & Infrastructure Improvements

After much planning, consultations with experts, and input from the Facilities Maintenance Team (FMT), RLC Council, school leadership, and those who responded to our recent feasibility study, we have developed an exciting and comprehensive plan to address our needs. These will improve campus safety and security, address essential infrastructure, establish a firm financial foundation, and provide abundant mission tithe for years to come.

Campus Safety & Security $790,000

Our campus safety and security improvement plan will strengthen our property, access, systems, and sense of safety and security for everyone on our campus.

- **Entry Door Access Control System**

  Our most basic, but important security upgrade will be to secure building access by installing a unified electronic fob access control system for all campus doors. This will ensure consistent locking, improve monitoring, and strengthen response capabilities across campus.

- **Camera System & Security Infrastructure**

  Integrating a campus-wide camera system and upgrading security infrastructure will provide unified monitoring, faster response, and better coverage across the church and school facilities. This will provide more effective viewing, incident containment, and consistent campus-wide protection.

- **RLP Entrance**

  To improve the safety of our smallest and most vulnerable students, our plan is to relocate the entrance to RLP to a more visible location to increase safety. The new entry will be able to be monitored by staff and have a controlled, welcoming vestibule for families and visitors.

- **RLS Main Entrance**

  An enclosed vestibule will also be created at the RLS main entrance. This will provide a welcoming, structured entry process during school and church use. The vestibule will enhance readiness through improved entry flow and coordination, as well as strengthen visitor screening and access oversight at the main entrance of the school.

- **Technology Updates**

  In order to provide a secure, unified and reliable technological foundation necessary to support efficient operations and overall communications, we plan to modernize our technology system(s).

  We will be upgrading infrastructure, updating and validating software platforms, improving communication tools, strengthening our website and digital presence, and optimizing our IT service contracts.

- **Perimeter Fencing & A Fob-Controlled Gate**

  Our final security improvement is to install perimeter fencing and a fob-controlled gate. This will secure the property, deter trespassing, and enhance overall campus safety.

Property Needs $830,000

We have developed a comprehensive plan for our property maintenance and vehicle needs that will prevent costly emergency failures and ensure our ministry, school, and preschool programs function as we need them to for many years to come.

- **HVAC Unit Replacement Schedule**

  We plan to create a reasonable replacement schedule for our aging HVAC units that will reduce emergency repairs and improve our building's interior comfort. It will also help stabilize future budgeting by avoiding crisis fixes and ensuring reliable, long-lasting systems.

- **Roof Replacements**

  Our first priority will be to replace the deteriorating sanctuary roof, followed by other roof sections. Having new roofs will give us confidence in the building structures and prevent costly emergency repairs for years to come.

- **Elevator Electronic Control System**

  Our plan includes installing a new electronic control system for the elevator. A functioning, code-compliant elevator will ensure full accessibility, safety, and participation for all users.

- **New Windows**

  The 12 old windows will be replaced with up-to-date, energy-efficient ones that will lower utility costs, increase comfort, and reduce weather damage to other parts of the buildings as well as enhance the buildings' appearance.

Financial Improvements

Debt Elimination $320,000*

Imagine what could be accomplished if the money we now spend on debt were available to be directed toward programs, services, staffing, and ministries that support our congregation and community! Our plan is to make those dreams a reality by retiring our debt as quickly as possible through this capital campaign.

Eliminating the debt will save an estimated $53,672* in future interest and immediately free more than $153,000* each year that is currently tied up in loan payments. It will also place RLC on a firm financial foundation and open the door to what God may be calling us to do next - expanding discipleship opportunities, supporting growing families, enhancing worship, and increasing our capacity to serve our neighbors.

Paying off this debt will be more than a financial milestone; it will be an act of stewardship that will enable us to invest fully in God’s mission for RLC.

*Approximate amounts

Dedicated Property Management Fund $560,000

To be faithful stewards of the resources God has entrusted to us, we plan to create a Dedicated Management Fund. This fund will allow us to address repairs promptly, extend the life of our aging building systems, and protect the church from costly and disruptive emergency failures. By planning proactively, we can preserve our facilities, safeguard our financial health, and ensure that RLC remains a strong, welcoming place for worship, ministry, and community for generations to come.

- **Repaired Parking Lot**

  The final work plan related to property management is to reseal the parking lot and fix the drainage and cracking issues. This will improve safety, prevent deterioration, extend the life of the pavement, and enhance overall campus appearance.

- **New Ministry Vehicles**

  Having the funds to replace our ministry vehicles when needed will maintain our commitment to provide safe, dependable transportation and minimize annual maintenance costs.

Key Spaces $2,700,000

Our plan to reconfigure and modernize key spaces will create more functional, welcoming, and efficient use of our office and ministry areas. Our plans will support ministry growth, improve staff workflows, and enhance community engagement.

- **Remodel Fellowship Hall**

  An exciting part of our proposal is to remodel and update the fellowship hall. A more open and welcoming flow will make the space more functional and increase its usage – creating opportunities to encourage connections, strengthen community life, and improve the overall experience of our members and guests in our hall. The space will become more usable and inviting with new flooring, a new audiovisual system, and new and improved lighting.

- **Upgrade Kitchen**

  Hand-in-hand with updating our Fellowship Hall is our plan to upgrade our old kitchen. This will strengthen our hospitality ministries, expand outreach and community food programs, and ensure safe, efficient food preparation. Some equipment will need to be upgraded to commercial-grade standards while maintaining a warm and inviting environment.

- **Remodel ”Music Room”**

  The ”Music Room” will be reconfigured to create a more defined and acoustically sound space for music ministry. The room will continue to serve as a shared space for music instruction and rehearsal until additional rooms are developed, with improved sound separation and functionality for both uses.

- **New Administrative Center In The Courtyard**

  To create the true church and school administrative center we need, we plan to build one in our underused, low-lying courtyard. Doing this will bring all our staff together in one central location, add much-needed office space, make it easier for everyone to find and seek services from our staff, and make their daily workflow and communication more efficient and effective.

- **Reconfigure the Narthex**

  Another improvement to our congregation’s experience at RLC is our plan to reconfigure the narthex to create a more welcoming flow that encourages our regular worshippers and multiple visitors to pause, connect, and move naturally toward shared spaces like the fellowship hall. Over time, this will give us added opportunities to grow our church community.

- **Pavilion Electrical Service**

  Finally, we plan to add electrical service to the pavilion to expand its usefulness for ministry, school activities, outdoor programming, and year-round events, classes, and community gatherings.

- **New Playground Surfaces**

  Our well-used playground will get re-engineered surfaces to become a safer, more usable, and accessible place for playing children.

OUR CAMPAIGN

To address our needs and plans, we are initiating an ambitious fundraising effort, the *Faith in Action* campaign. Our aim with this important effort is to raise the funds needed to address facility and financial Improvement needs and mission tithe.

Campaign Goals

Essential Minimum Goal
$2,300,000

Ministry Challenge Goal
$3,000,000

Ultimate Vision Goal
$5,600,000

The Walsh & Associates capital campaign counsel recommended that we set a minimum goal of $2,000,000 for this effort, which is in line with what they feel we can minimally expect to raise.

So we have heeded their advice and set a **$2,300,000 Essential Minimum Goal.** This goal will enable us to complete all the Campus Safety & Security improvements as well as the HVAC systems, roofing, windows, and elevator improvements.

If we reach the **$3,000,000 Ministry Challenge Goal,** this will enable us to address additional priorities such as parking lot improvements, replacement of ministry vehicles, continue our commitment to the mission tithe, and eliminate our mortgage debt, if met.

And God willing, reaching our **$5,600,000 Ultimate Vision Goal** will additionally enable us to complete all our plans without debt.

Levels of Support Needed to Succeed

In order to reach our financial objectives, we will need both a substantial number of givers and a few, fairly substantial gifts as the following charts of gifts show.

Essential Minimum Goal		
# Gifts	**Size of Gift**	**Total**
1	$300,000 or more	$300,000
2	$150,000 - $300,000	$300,000
4	$75,000 - $150,000	$300,000
8	$37,500 - $75,000	$300,000
15	$20,000 - $37,500	$300,000
60	$10,000 - $20,000	$300,000
128	$10,000 or less	$500,000
Totals		**$2,300,000**

Ministry Challenge Goal		
# Gifts	**Size of Gift**	**Total**
1	$400,000 or more	$400,000
2	$200,000 - $400,000	$400,000
4	$100,000 - $200,000	$400,000
8	$50,000 - $100,000	$400,000
16	$25,000 - $50,000	$400,000
60	$10,000 - $25,000	$300,000
127	$10,000 or less	$700,000
Totals		**$3,000,000**

Levels of Support Needed to Succeed (cont.)

Ultimate Vision Goal		
# Gifts	**Size of Gift**	**Total**
1	$600,000 or more	$600,000
2	$300,000 - $600,000	$600,000
4	$150,000 - $300,000	$600,000
8	$75,000 - $150,000	$600,000
16	$50,000 - $75,000	$800,000
32	$25,000 - $50,000	$800,000
155	$25,000 or less	$1,600,000
Totals		**$5,600,000**

Giving Options

To ensure that we reach our objectives and our potential, all members and others associated with, or those who have a special interest in our cause or our church, are asked to consider special gifts over and above whatever they may already contribute regularly to us. Gifts to our campaign can be made in a variety of ways.

Pledges are gifts that are payable over time or, in our case, over 3 years. Pledges are easier for most and essential to meeting our goal since it would be impractical, if not impossible, to reach our objectives with one-time, out-of-pocket gifts. Pledged gifts may be paid in monthly, quarterly, semi-annually, or in annual installments via cash, credit card, or direct deposit gifts at the discretion of the donor, and a 10% or more initial investment toward your total pledge is encouraged and requested.

Non-Cash Gifts are an additional or alternative way to support our cause. These types of gifts include gifts in kind such as labor and materials; gifts of securities such as stocks, bonds or gifts though qualified charitable distributions such as IRA rollovers; gifts of real estate such as marketable land, homes, vacation homes, rental or commercial properties; valuable personal property such as precious metals, gems, jewelry, artwork, collectables and even new or slightly used and classic automobiles, watercraft and motor homes.

Deferred Gifts are another way you can support our efforts and are gifts that might be given or arranged for now but may not be received until later, as would be the case with gifts of new or fully paid up life insurance policies, certain types of trust arrangements, or gifts through a person's will by bequest.

All non-cash and deferred gift offers, however, must be reviewed and approved by the church.

Matching Gifts may be a possibility too. In fact, if you serve on the board, work for or have retired from a company that matches the charitable gifts, you may be able to double or even triple your gift to our cause and church. So check with the company whose board you serve on, you work for, or have retired from to see if they match gifts to a cause like ours.

Giving Opportunities

There are also a number of special giving opportunities available to donors of qualifying gift amounts that may be of interest to you. These opportunities show what the church can do with gifts at various levels. They also allow the donor the unique chance of being able to dedicate these gifts in honor or memory of whomever they choose, so long as it’s approved.

Essential and Ministry Gift Opportunities

Student Safety and Security

RLS Enclosed Vestibule	$250,000	
RLP Enclosed Vestibule	$200,000	
Perimeter Fencing	$60,000	
IT Infrastructure Upgrade	$50,000	
Doors & Locks	$30,000	

Property Needs

HVAC System	$500,000	
Sanctuary Roof	$300,000	
Parking Lot	$300,000	
Ministry Vehicles (Bus/Van) (2)	$80,000	each
Elevator	$50,000	
Windows (12)	$2,500	each

Financial Gift Opportunities

Fellowship Hall	$600,000	
Pay off remaining debt	$320,000	
Property Management Fund	$100,000	
Playground	$100,000	

Ultimate Vision Gift Opportunities

Courtyard Building	$2,000,000	
Pastor’s Office (3)	$60,000	each
Teacher’s Office (6)	$50,000	each
Conference Room	$50,000	
Music Room	$50,000	
Business Office	$30,000	
Operations Manager Office	$30,000	
Youth Ministry Office	$30,000	
Administration Office	$30,000	
Volunteer Coordinator Office	$30,000	
Print/Workroom	$30,000	

CONCLUSION

No matter the size or form of your gift, your support is both urgently needed and deeply appreciated. When we come together, through prayers, service, generosity, and, for some, extraordinary giving, we make this campaign not only possible but powerful.

With God's help and the combined efforts of our community, we will achieve our goals. And when we do, all we've accomplished so far will simply be the foundation for an even more vibrant and faithful future.

We invite you to step forward in faith, putting our faith into action to strengthen God's church and advance His mission for generations to come.

With God's help, we are empowered to leave behind a legacy of improvement for others. "For by grace you have been saved through faith. And this is not your own doing; it is the gift of God, not a result of works, so that no one may boast. For we are his workmanship, created in Christ Jesus for good works, which God prepared beforehand, that we should walk in them" (Ephesians 2:9-10).

SUGGESTED PLEDGE PLANS

Three-Year Pledges

					Payment Plans			
Gift Level	Total Gift	(10%) Initial Investment	*Daily**	*Weekly**	(36) Monthly	(12) Quarterly	(6) Semi-Annually	(3) Annually
Leadership	1,000,000	100,000	822	5,769	25,000	75,000	150,000	300,000
	750,000	75,000	616	4,327	18,750	56,250	112,500	225,000
	500,000	50,000	411	2,885	12,500	37,500	75,000	150,000
	250,000	25,000	206	1,442	6,250	18,750	37,500	75,000
	100,000	10,000	82	577	2,500	7,500	15,000	30,000
Pacesetting	75,000	7,500	62	433	1,875	5,625	11,250	22,500
	50,000	5,000	41	288	1,250	3,750	7,500	15,000
	40,000	4,000	33	231	1,000	3,000	6,000	12,000
	30,000	3,000	25	173	750	2,250	4,500	9,000
	25,000	2,500	21	144	625	1,875	3,750	7,500
Major	20,000	2,000	16.44	115	500	1,500	3,000	6,000
	15,000	1,500	12.33	87	375	1,125	2,250	4,500
	10,000	1,000	8.22	58	250	750	1,500	3,000
	5,000	500	4.11	29	125	375	750	1,500
Community	4,000	400	3.29	23	100	300	600	1,200
	3,000	300	2.47	17	75	225	450	900
	2,000	200	1.64	12	50	150	300	600

* These figures are provided for illustration purposes only. To minimize costs, suggested payment plans include monthly, quarterly, semi-annual or annual installments.