

Compare Your Rate of Return

- What are your investments currently earning?
- What rate are you receiving on your savings account?
- What is your child's college fund earning?

UMLI's current rates:

- 1 year - 1.50%
- 2 year - 2.00%
- 3 year - 2.75%

*future rates are subject to change

Minimum investment - \$100

This is not an offer to sell our securities to you and we are not soliciting you to buy our securities. We will offer and sell our securities only in states where authorized. The offering is made solely by our offering circular.

Who Operates UMLI?

Members of the Missionary Church, North Central District, Inc. elect a Board of Directors to serve on the UMLI Board.

The present directors are:

Steve Cramer, President
Gary Martin, Vice-President
Joe Wenger, Secretary/Treasurer
Connie Crum
LeAnne Koteskey
Dick Longcor
Bob Renner
David Sjoberg
Ron Stichter
Greg Taylor



United Missionary Loans &

Investments, Inc.
3301 Benham Ave.
Elkhart, IN 46517-2247

Phone: 574.293.1332
Fax: 574.293.1478
E-mail: sara@mcncd.org
www.mcncd.org

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What is UMLI?

United
Missionary
Loans and
Investments
(UMLI) is an
Indiana non-



profit corporation formed in 1955 by the North Central District of the Missionary Church. Its purpose is to provide a place where churches can borrow money to expand their ministry and provide people a way to become partners in helping churches while receiving a good rate of return on their investment.

How Does UMLI Work?

People invest in a Certificate of Investment (COI) with UMLI for a set period of time (1, 2, or 3 years) at a fixed



Mill Creek M.C.

rate. UMLI uses this money to loan to churches and related organizations in the North Central District so they can enhance their ministries.

Who Can Invest?

UMLI is open to anyone in Indiana or Michigan who would like to have the satisfaction of



seeing growing churches expand their ministries, while at the same time earning an attractive return on their investment.



How Do I Get More Information?

- Call the Missionary Church District Resource Center:
574.293.1332
866.993.7777 (toll free)
- Fax us:
574.293.1478
- Email us:
sara@mcncd.org
- Check our website:
www.mcncd.org

Your Investments Blessing Others in The Missionary Church

◆ Gift to District

In 2017, the UMLI Board voted to contribute over \$300,000 to the North Central District to aid in providing financial assistance to various ministries, including Bethel University, Prairie Camp, The Bridge Fund, Devon Oasis, and local ministry grants.

◆ Loan Payment Gift

In 2013, 2015, 2017, and 2018, in an effort to help all churches with loans, a one month gift payment was made on all existing loans either through the UMLI Board or the North Central District.

◆ The Bridge Fund

In 2014, UMLI agreed to match up to \$300,000 in donations to The Bridge Fund, gifting a total of \$168,043 over a 28 month period. The Bridge Fund offers grants to pastors in the following areas:

- Education debt
- Emergency benevolence
- Supplemental health insurance for retired pastors
- Financial consultation and advice