

FACT SHEET FOR PERSONAL NOTES AT ORCHARD HILL CHURCH

At the suggestion of our Asset Management Team and with the approval of our Leadership Team, Orchard Hill Church will continue our current practice of offering promissory notes in order to minimize the cost of our Building Fund Debt. Leadership believes this is proper stewardship of the resources that God has entrusted to us. Notes will be issued for either one year and three year terms at the interest rates listed below.

Guidelines for participation include:

- A desire to build God's Kingdom by helping Orchard reach its mission of helping people become fully devoted followers of Jesus
- Funds are accepted in any amount above \$5,000
- One year notes currently carry an annual interest rate of 3%
- Three year notes carry an annual interest rate of 3.75%
- Rates are subject to change
- Interest is paid out on or about May 15 and November 15
- Renewal dates on all notes will be May 15, partial year interest payments are based on a 360 day calendar year

Individuals interested in participating in this program are asked to contact Pat Oehler at poehler@orchardhillchurch.org or by calling the church office at 319-266-9796.