GEORGIA UNITED METHODIST FOUNDATION

Certificate Investments With the Foundation

The Georgia United Methodist Foundation Certificate Program offers the following fixed-rate investments, which in turn provide funds for loans to Georgia-based Methodist churches and nonprofits.[1]

Certificate Rates

1-Year	2-Year	3-Year	4-Year
3.65%	**4.00%**	**3.75%**	**3.85%**

Who We Are

- Leading financial partner to Georgia-based Methodist churches, nonprofits, individuals, and families
- 501(c)(3) not-for-profit agency
- Our mission is to provide faith-based financial solutions for investing, lending, training, and planned giving
- Total assets entrusted to our care: $242 million[2]
- Fifth largest United Methodist foundation in the U.S.
- Dedicated team of professionals

Solutions Offered

- Institutional Investments
- Loans for Churches and Nonprofits
- Certificate Investments
- Endowments and Legacy Ministry Programs
- Wills Clinics
- Cemetery Associations
- Financial Literacy Academy
- Scholarships

Why Invest in the Foundation's Certificate Program?

The Georgia United Methodist Foundation Certificate Program is an impactful investment opportunity that offers spiritual and financial rewards. One hundred percent of your investment elevates the mission and ministry of Methodist churches and nonprofits.

Here are a few of the many benefits:

- You earn higher returns than similar instruments.
- Your investment provides funds for loans to Methodist churches and nonprofits wishing to refinance debt, build, expand, or renovate facilities for sustaining ministry.
- You save more while receiving peace of mind knowing your investment is helping churches and nonprofits be good stewards of the funds entrusted to them by God.

[1] *Rates as of March 1, 2026. All rates are subject to change without notice. Please call the Foundation at 770.449.6726 for current rates. Georgia Methodist churches, nonprofits, individuals, and families with historical ties to the Methodist Church are eligible to invest. A minimum investment of $5,000 per certificate is required. Certificates are not insured by the FDIC or any other government agency and are not obligations of or guaranteed by a bank. This ad constitutes neither an offer to sell nor a solicitation to buy the securities described. Offers are made only after receiving an Offering Circular available at* ***gumf.org****.*

[2] *As of December 31, 2024.*

(over)

The Foundation Certificate Program FAQs

What type of certificate investments does the Foundation offer?
Investors may purchase fixed-rate certificates with terms of one, two, three, or four years.

Who can invest in the Foundation's Certificate Program?
Churches, nonprofits, and individuals (18 years or older), who reside in Georgia and have historical ties to the Methodist Church, can invest in the Foundation's Certificate Program.

Is a minimum investment required?
Yes. A $5,000 minimum investment per certificate is required.

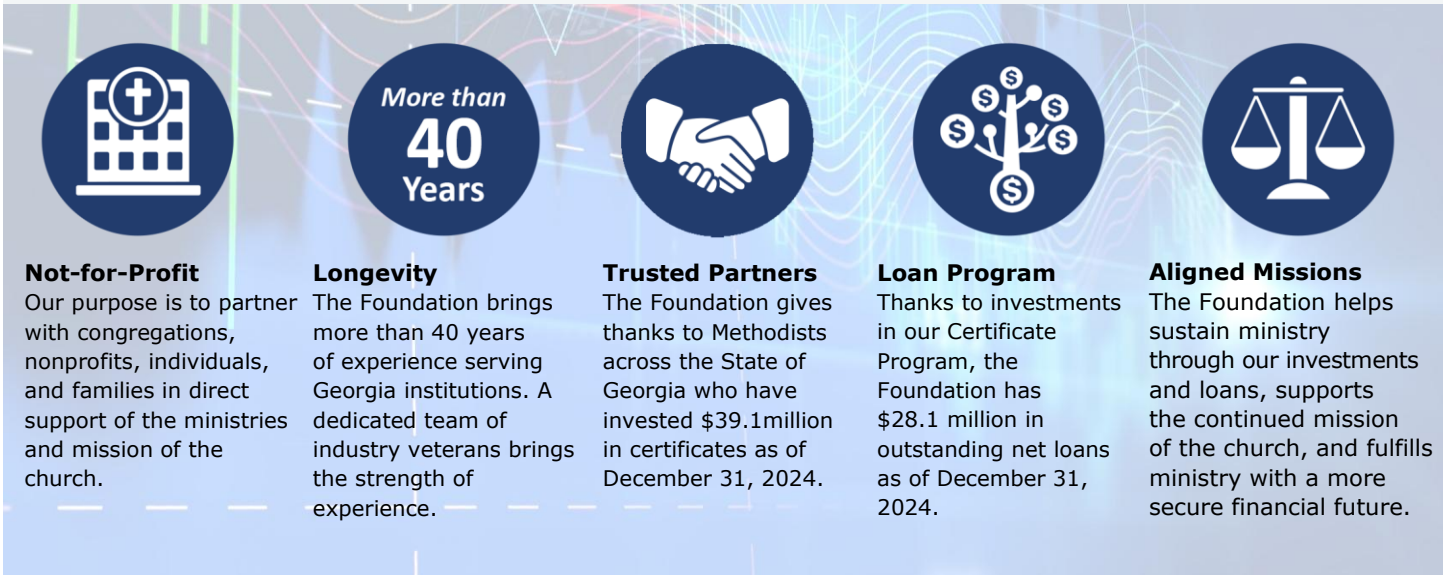
How is the interest rate established?
Interest rates, which are set by the Foundation's Investment and Loan Committees monthly, are determined by considering the rate of interest earned from current loans, market conditions, and rates of similar investments.

Can investors choose to reinvest when their certificates mature?
Yes. At least 30 days prior to the maturity date, the Foundation will notify investors that they have the option to either redeem the certificates or extend them.

Are investments in the Foundation's Certificate Program insured?
Although investments in the Foundation's Certificate Program are not insured, they are safeguarded through strict investment and lending policies, strong board leadership, and competent staff.

How do I invest in the Foundation's Certificate Program?

1. To obtain an Offering Circular, contact the Foundation at 770.449.6726 or **info@gumf.org** or visit **gumf.org**.
2. Review the Offering Circular, which includes investment objectives, risks, and other information.
3. Complete an Application to Purchase a Certificate and mail it with your check made payable to the Georgia United Methodist Foundation to: PO Box 922087, Peachtree Corners, GA 30010-2087.



Not-for-Profit
Our purpose is to partner with congregations, nonprofits, individuals, and families in direct support of the ministries and mission of the church.

Longevity
The Foundation brings more than 40 years of experience serving Georgia institutions. A dedicated team of industry veterans brings the strength of experience.

Trusted Partners
The Foundation gives thanks to Methodists across the State of Georgia who have invested $39.1million in certificates as of December 31, 2024.

Loan Program
Thanks to investments in our Certificate Program, the Foundation has $28.1 million in outstanding net loans as of December 31, 2024.

Aligned Missions
The Foundation helps sustain ministry through our investments and loans, supports the continued mission of the church, and fulfills ministry with a more secure financial future.

Contact Us

For more information, visit **gumf.org** or contact:

Carol Johnston
Senior Vice President/ CFO/Treasurer
Georgia United Methodist Foundation
770-449-6726 (office)
cjohnston@gumf.org

Brett Lokhorst
Controller
Georgia United Methodist Foundation
770-449-6726 (office)
blokhorst@gumf.org

GEORGIA UNITED METHODIST FOUNDATION