



# THRIVENT CHURCH FINANCING

Guiding your ministry on its Wise With Money Journey



**THRIVENT**<sup>®</sup>  
CHURCH FINANCING

## Helping your ministry write its next chapter



You want to grow your ministry so it can continue its calling to reach out and generously, graciously make a difference in your community. We're here to help you do so.

Thrivent is a not-for-profit financial services organization that helps guide Christian churches and nonprofits, like yours, on their Wise With Money Journey so you can confidently achieve your goals.

For nearly 115 years, Thrivent Church Financing has provided ministries with **flexible financing solutions** coupled with dedicated service. More than 1,300 Christian churches and nonprofit institutions now count on us to help them usher their ministries into their next chapter, whether that means a mortgage loan for refinancing, new construction, renovation, repairs or capital improvement.

## Opening financial doors for churches

Thrivent's deep experience serving the Christian marketplace has given us a wealth of knowledge. We understand how churches and nonprofit ministries function and how their cash flow fluctuates.

We'll work closely with the decision makers in your church to provide a lending solution that's uniquely tailored for your ministry; one that will instill confidence from Day 1 and as your church continues to grow.

After all, being wise with money is about feeling confident about the financial decisions you make. And our goal is to guide you, so you do.



## What we offer makes us different:

- Competitive rates, low fees.
- Three- to 30-year fixed or resetting rate loans that lock into a set, predictable payment.
- Adjustable term options with no-cost rate resets that save refinancing time, money and effort.
- No balloon payments.
- Customized refinancing to match your ministry needs.
- Flexibility to modify your loan to support future opportunities.
- A straightforward process that's easy to understand.
- A dedicated team to serve your ministry and loan over its entire term—and beyond.



### In their own words



We're excited to share the ways we can help your organization grow. But we think it sounds a lot more like music to your ears when it's our borrowers who share their accolades. Here's what a few of them have to say:

***"Thanks for the great service. You've truly made this an excellent experience."***

**Jeffrey Matteson**, Board for Ministry Support Chairman  
Mt. Lebanon Lutheran Church, Milwaukee, Wisconsin

***"We chose you because you see beyond the numbers with eyes of faith and you speak 'church.'"***

**Julie Champ**, Director of Finance  
Westminster Presbyterian Church, Minneapolis, Minnesota

***"They [Thrivent] exceeded my expectations in every phase of the lending process. They are a business partner that is committed to the long-term success of our church."***

**Pastor Tim Housholder**  
Alleluia! Lutheran Church Naperville, Illinois

## FINANCIALLY STRONG AND ETHICAL

Borrowing isn't a one-way transaction that stops once you secure a loan. You want your lender to be at your side and have your back for the term of your loan—and well beyond. Count on Thrivent.

We're proud to have the opportunity to guide ministries and individuals on their Wise With Money Journey. We're equally honored to be recognized by the following organizations that have endorsed our strength, stability and integrity.

RANKED

343

on the **Fortune 500 list**

(*Fortune* magazine, June 2018.)

For the 24th consecutive year, Thrivent has made this impressive list.

**A++**  
**A.M. Best**  
**SUPERIOR**  
Highest of 16 ratings  
MAY 2018  
AMBest.com

2018 | **WORLD'S MOST**™  
**ETHICAL**  
**COMPANIES**®  
[WWW.ETHISPHERE.COM](http://WWW.ETHISPHERE.COM)

Thrivent was named one of the “World’s Most Ethical Companies”  
by Ethisphere Institute 2012–2018.<sup>2</sup>

<sup>1</sup>Ratings reflect Thrivent Financial's overall financial strength and claims-paying ability, but do not apply to the performance of investment products.

<sup>2</sup>“World’s Most Ethical Companies” and “Ethisphere” names and marks are registered trademarks of Ethisphere LLC. For details, visit [Ethisphere.com](http://Ethisphere.com).

### Want to learn more?

We're happy to listen to your needs, answer your questions and help you borrow wisely. Call us toll-free at 800-984-9425. Or visit us at [ThriventChurchLoans.com](http://ThriventChurchLoans.com).



**THRIVENT**®  
CHURCH FINANCING