CCMBC INVESTMENTS
Ministry-Focused Financial Services

August 25, 2023

Rate from September 1 – December 31, 2023 is set at 6.25%

Dear Borrower,

Rate change

As previously communicated with you through letter and email on July 4, 2023, there will be a one-time interest rate adjustment on September 1, 2023. The rate set for the period September 1, 2023 to December 31, 2023 is 6.25%. Going forward, rates will continue to be set on January 1 and July 1 each year.

The above-mentioned letter contains further information regarding this decision and can be found in the News section of our website www.ccmbclegacyfund.com.

The board and management of CCMBC Investments is actively looking at our program and continuing to assess ways in which the investment and loan program can be both sustainable and beneficial to those it is intended to help.

Loan payments

Loan payments are not automatically lowered when rates go down. The reason is we have many borrowers who choose to pay more than the minimum and others who choose to not lower their payments when interest rates are reduced. For this reason, we ask that you please contact us if you wish to lower your payment. **We are happy to make this change upon hearing from you.**

Investor feedback opportunities

We are providing the following opportunities to receive feedback from our investors. Even if you are not an investor, if you would like to attend, you are more than welcome to join in to learn more about how the investment program is run and how decisions are made.

INVESTING IN KINGDOM GROWTH TOGETHER

- Online
  - **Zoom session will take place on Wednesday, October 4 at 6pm PT / 9pm ET** https://us02web.zoom.us/j/87256487571
- In person
  - **South Abbotsford Church, Abbotsford, at 7pm, Wednesday, October 25**
  - **Eastview Community Church, Winnipeg, at 7pm, Tuesday, November 7**

We are thankful for the relationship we have with each one of you. Please continue to reach out to provide feedback and ask how we can support you in your ministry.

Blessings,

Jason Krueger
Chief Executive Officer

Jim Bell
Chief Financial Officer

Elenore Doerksen
Mortgage Manager