

**thrivent**<sup>®</sup>

# Church Financing

Lending with a higher purpose



Connecting  
faith and finance

Refinancing  
Construction Lending  
Expansion  
Renovation





## Mission-focused shared values

Thrivent<sup>2</sup> provides market-leading mortgage loan products that enable Christian ministries to grow the Kingdom and make an impact in their communities. For more than 100 years, we have supported Christian churches with flexible financing for property acquisitions, construction and renovation. With a loan from Thrivent, churches can focus on the things that matter most.

### **Christians helping Christians**

As a not-for-profit membership organization of Christians, Thrivent supports clients in making financial choices guided by their Christian values. We're here to help Christian churches and institutions achieve their missions, grow their ministries and meet their financial stewardship goals.

<sup>2</sup>Thrivent is the marketing name for Thrivent Financial for Lutherans.

### **Financing that fits your ministry**

With our competitive rates and low fees, the money you save can go toward supporting new projects and existing programs and increasing your outreach—empowering you to reinvest in your ministry's mission and vision.

### **Thrivent church financing offers unique advantages:**

- Shared values with your organization.
- An understanding of how churches operate.
- Responsive, dedicated customer service.
- Customized products.
- Strong history of stability and performance.
- Guidance from experienced professionals.

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“No one offered the flexibility that Thrivent did ... they understand the cycles of church life and what we deal with.”

Judson Baptist Church, Nashville, Tennessee



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“We chose Thrivent because they speak ‘church,’ see beyond the numbers with eyes of faith, and value the relationship.”

Westminster Presbyterian Church, Minneapolis, Minnesota

### Attractive loan features

We work closely with you to provide a solution that meets your needs and unique situation. In addition to providing highly competitive rates, we offer fixed-rate and resetting-rate options giving you the flexibility to choose the terms you want, including maturities up to 30 years with no balloon payment.

### Thrivent church financing customizes loans to fund a range of needs:

- Refinance existing mortgage loans.
- New **construction**.
- Multi-site **expansions**.
- Purchase **new property and equipment**.
- Renovations and improvements.
- **Repair or replace** roofs.
- Repave or expand parking lots.
- Replace heating and cooling systems.
- Other **capital improvements**.



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“When you go to Thrivent, you immediately have someone who understands ministry and churches. The bank wants to know numbers. Thrivent has a whole different priority system.”

Community of Grace, Peoria, Arizona

Thrivent is a membership-owned fraternal organization of Christians, as well as a holistic financial services organization, providing financial advice, investments, insurance, banking and generosity programs to help people make the most of all they've been given by God.

Known for our financial strength and stability, as well as support of Christian values, Thrivent blends faith, finances and generosity to improve lives and build stronger families and communities. More than just a lender, we're a dedicated partner, committed to supporting you along the path to your goals and toward your mission of making a difference.

**Learn more about how we connect faith with finance**  
**at [thriventchurchloans.com](http://thriventchurchloans.com) or call 800-984-9425.**

A strong and stable partner by your side.



More than  
100 years of service  
to our clients

**ETHISPHERE®**  
**WORLD'S MOST**  
**ETHICAL**  
**COMPANIES®**  
**2012-2021**



**A++ (Superior)**  
**AM Best**

Highest of 13 rating categories<sup>1</sup>  
June 2021 • AMBest.com

<sup>1</sup>Ratings are based on Thrivent's financial strength and claims-paying ability but do not apply to investment product performance.

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