



# 10 REASONS TO PARTNER WITH WIF



**WESLEYAN  
INVESTMENT**  
FOUNDATION



[wifonline.com](http://wifonline.com) | 317.774.7300 | [info@wifonline.com](mailto:info@wifonline.com)

## We are your partners in ministry.

Our mission is the same as the mission of your local church: to see as many people experience the love of Christ as we can. We do this by providing loans for churches to purchase property, build, renovate, refinance - whatever it looks like to create a space for people to encounter Jesus. When working with a church, we are trying to get to a “yes” for you. We want to form a partnership with you and be as flexible in our loan terms as we can. We want your church to find freedom, to be able to do what God has called you to do, to dream big dreams, and see the vision God has placed on your heart for your church and your community become a reality.

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## **We want churches to grow, not our balance sheet.**

If you want to borrow money from most other financial institutions, one of the first requirements on their list is an appraisal of your property. They look at your building as an asset to be added to their balance sheet, and a profit maker if it has to be sold in the future. WIF knows that buildings are a tool churches use to reach people for Christ, and we are not interested in the sale of your property. We want every church to be successful in ministry.

## **We are committed to your church in good times and bad.**

Has your church experienced temporary financial difficulty? Perhaps a dip in attendance or a pastoral change? Most lenders will sell the church building if you get too far behind in payments. WIF has never foreclosed on a loan in our 75 years of operation. We are here to celebrate with every church when times are good and work with churches to get through the bad times.

## **We use our heads and hearts in making loan decisions for churches.**

We have a 75-year history of helping churches balance faith with reality in their building projects. This is difficult for other lenders who do not understand what churches do. While we look at the history of the church and take into consideration current giving potential, we believe that the best days for churches are ahead.

## **We are focused on building the Kingdom, not our profits.**

Many other financial institutions are under constant pressure to make a profit. To them, a church loan is just another loan, and your dollars are another opportunity to make a profit. WIF is not under that kind of pressure. We do have a fiduciary responsibility to take care of the funds entrusted to us by individuals and churches, but we answer to a much higher authority than shareholders. We take both our fiduciary and Kingdom responsibilities very seriously.

## **We are part of the family.**

We were founded in 1946 by a group of people who saw a need to help local churches with building projects and wanted to provide church loans with flexible terms. We are organized and operate exclusively for charitable and religious purposes, and we share the same faith and calling to reach people for Christ. We are honored to be partners with you and part of your church family.

## **We are committed to offer great rates on loans to churches.**

Most churches don't qualify for the low loan rates we see advertised. They are generally available only to individuals that are financing personal residences. You have to read the fine print and research the facts. Find out what other lending institutions have to offer you specifically, and then give WIF a call. In a fair comparison, we can match or beat other financial institutions in most cases and can save the church thousands of dollars in costs over the life of the loan.

## **We give your people and your church a place to invest.**

WIF offers a sound place to invest funds, provides an excellent return on your investment, and gives you the satisfaction of knowing that the dollars you invest are also building the Kingdom through other local churches. We give individuals and churches a place to put their money where they know how it's being used.

## **WIF gives millions of dollars annually to fund ministry.**

The money you pay to WIF in interest on your church loan is used mainly for three purposes: First, we pay interest to the people who have placed their funds on deposit with us. Second, we fund our office operations. Third, we give grants back to fund ministry at the local, district, and denominational levels. As WIF succeeds, we are determined to share the blessing with those who have made us successful and invest back into partnerships that continue building the Kingdom.

## **You need WIF and WIF needs you.**

You may not understand the value of a long-term relationship with a financial institution that can serve the needs of your church both now and in the future, but you will come to appreciate it over time. Finding a lender that wants to work with your church isn't unusual. But you will not find another lender that is committed to working with your church over the long haul, truly understands your church, has the same mission of reaching people for Christ, and is giving back every year to benefit churches and ministries at the level that WIF does.

## **WE ARE HERE TO BE YOUR DEDICATED AND COMMITTED PARTNER IN MINISTRY.**

Let us know how we can help you or your church. You can contact WIF at 317-774-7300 or e-mail us at [info@wifonline.com](mailto:info@wifonline.com). You can view information about us at [www.wifonline.com](http://www.wifonline.com).

We look forward to serving you!

# LOAN FAQs

## WE PARTNER WITH

Evangelical churches that are making a difference in the Kingdom.

## BORROWING CAPACITY

Our general guideline is we calculate the mortgage loan amount based on 3x the church's annual tithes and offerings. Exceptions to this rule are possible depending on your circumstances.

## DOWNPAYMENT

In most cases, we are looking for a 20-30% down payment.

## LOAN TYPE

We offer loans for building, refinancing, purchase of property, and renovation.

## LOAN LIMITS

We do not have minimums or maximums on loan amounts.

## LENGTH OF LOAN

Borrow for up to 20 years. Amortizations available for up to 30 years.

## NEXT STEP

Go to [wifonline.com/loans/apply](http://wifonline.com/loans/apply)



# INVESTMENT FAQS

All of our loans are funded by investment accounts held by individuals, businesses, and churches.

## MINIMUM INVESTMENT

Investment accounts can be opened with as little as \$25.

## ACCESSIBILITY AND TRANSFERS

You can request a withdrawal from your demand deposit investment account at any time with no fees or penalties. Funds will typically be available in your local bank account by the next business day.

## INTEREST RATES

Interest rates are determined primarily by market conditions as we strive to offer competitive rates. Our rates are re-assessed semi-annually on June 30 and December 31 each year.

## TRANSACTION FEES

We take care of the maintenance and transaction fees for investment accounts.

## NEXT STEP

Go to [wifonline.com](http://wifonline.com) to open an account

The material provided herein does not constitute an offer to sell nor a solicitation to buy WIF investments. The offering of WIF investments is made solely by WIF's Offering Circular. WIF will offer and sell its investments only in states where authorized. The securities are subject to certain risk factors as described in the Offering Circular. Investors should carefully read the Offering Circular, which more fully describes associated risks. WIF investments are not FDIC or SPIC-insured bank deposit accounts.

Partnering with people and  
churches to build the Kingdom

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