

Your savings and investments can earn interest and support the growth of mission and ministry in this

*Presbytery of Riverside Church*

**Northkirk Presbyterian Church;  
Grace Presbyterian Church, Temecula;  
St. Andrew Presbyterian Church, Indio**

When you invest, you may choose to support a specific congregation who has a loan with the Investment & Loan Program. As the amount of money invested in support of a particular church grows, the church can earn rebates that further reduce their loan's interest rate by as much as 1%. Your support is a symbolic gesture and does not affect the return or risk on your investment.

The Presbyterian Investment & Loan Program provides low-cost mortgages for Presbyterian churches who are expanding, renovating and reshaping their ministry space.

Funds for these loans are provided by Presbyterian investors from all walks of life — individual members, clergy, congregations and governing bodies who purchase interest-bearing Term Notes issued by the Presbyterian Church (U.S.A.) Investment and Loan Program, Inc.



***It's an investment in mission, not a gift!***

At the end of the term you choose, your funds may be reinvested for another term or withdrawn. The minimum investment is only \$500.

**You can earn**  
**3.00% on a three year note\*.**  
**APY** Maturities from one to five years are also available.



If you have questions or would like an investment packet including an Offering Circular, contact Mickie Choi at (866)841-6579 or (800) 903-7457, Ext. 5865 or by email, (mickie.choi@pcusa.org) or invest through the Program's web site at [www.pcusa.org/pilp](http://www.pcusa.org/pilp).

*\* This rate is effective as of March 1, 2010. The Presbyterian Church (U.S.A.) Investment and Loan Program, Inc. reserves the right to modify any offer or change the interest rate at any time and without prior notice.*

This announcement shall not constitute an offer to sell or the solicitation of an offer to buy Notes. An offer to sell or the solicitation of an offer to buy shall be made only through and by the Offering Circular. Furthermore, there shall not be any offer or sale of these Notes in any state in which such offer, solicitation or sale would be unlawful prior to the exemption, registration or qualification under the securities laws of such state. In addition, there shall not be any offer or sale of these Notes other than through a registered dealer, salesperson or agent in those states that require the Notes to be offered and sold through a registered dealer, salesperson or agent. The Notes are subject to certain risk factors as described in the Program's Offering Circular. Term Notes offered by the Presbyterian Church (U.S.A.) Investment and Loan Program, Inc. are not insured by the FDIC, SIPC or by any governmental agency.