

# JOYFUL RESPONSE®



Dear Friend in Christ,

Thank you for your inquiry about the Joyful Response electronic stewardship program sponsored by Lutheran Church Extension Fund (LCEF).

Joyful Response offers you the opportunity to do e-tithing and e-tuition payments, a free stewardship service for LCMS congregations, schools and registered service organizations (RSOs).

Free of charge through LCEF, Joyful Response allows your members to give one-time gifts or recurring tithe:

- On your church website.
- By a mobile phone app.

For a small fee through Vanco, text giving and debit and credit card payments can also be set up (these fees will be charged to the congregation). Vanco is the organization who manages this program for LCEF.

Attached, you will find the Vanco enrollment form and an LCEF organization application. You will need to open a new StewardAccount® with LCEF if you do not already have one. Please complete the Vanco enrollment form and application, if applicable. The new investment must be opened with a minimum of \$100 via check, ACH or wire. Please mail, fax or email the form(s) to LCEF at 314-996-1131 or [request@lcef.org](mailto:request@lcef.org).

Lutheran Church Extension Fund  
PO Box 229009  
St. Louis, MO 63122-9009

If you need further information about Joyful Response and its benefits to your organization, please call our office at 800-843-5233. The LCEF staff will be able to assist you and answer any questions you may have.

May God bless you and your ministry!

*Sharon Bollinger*  
Director, Customer Relations and Strategy

LCEF is a nonprofit religious organization; therefore, LCEF investments are not FDIC-insured bank deposit accounts. This is not an offer to sell investments, nor a solicitation to buy. LCEF will offer and sell its securities only in states where authorized. The offer is made solely by LCEF's Offering Circular. Investors should carefully read the Offering Circular, which more fully describes associated risks. StewardAccount products are not available to investors in South Carolina. StewardAccount access features are offered through UMB Bank n.a. The State of Washington has adopted a regulatory position that currently prohibits residents of Washington State from opening a new investment unless they are already an LCEF investor and 18 years or older.



**Lutheran Church Extension Fund**

> [where investments build ministry](https://www.lcef.org)

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