



Investment &  
Loan  
Program Inc.

**Catherine Lynch**

**Sr. Relationship Manager**



Sessions



Synods



Presbyteries



Other  
Committees  
and  
Commissions



General Assembly (Biennial)



COMMITTEE

Office of  
the General  
Assembly



BOARD

Presbyterian  
Mission  
Agency



BOARD

Presbyterian  
Investment  
and Loan  
Program



BOARD

Presbyterian  
Publishing  
Corporation



TRUSTEES

Presbyterian  
Foundation



BOARD

Board of  
Pensions

**Presbyterian  
Investment  
& Loan  
Program, Inc.  
(PILP)**

**Building with a MISSION**

**Providing Low-Cost Loans to**

**Presbyterian Churches  
& Entities**

# Loans

- **Why Borrow from PILP?**
  - **Lower Costs (No Fees)**
  - **Lower Interest Rates (Nov. 2024)**
    - **5.50% (Endowments)**
    - **6.50% (Investor Funds)**
  - **Matching Term to Amortization**

# Investment

## Transferring Funds



# Investment

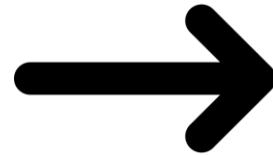
- **Financial Stewardship**
- **Mission Engagement**
- **Interest Earned**



# PILP Investment Means



**Hiding Talent  
in the Ground**



**Missional Use of Funds  
(Plus Interest Earned)**

# Investments

- **Who: PCUSA Entities, Mid-Councils, Congregations, & Individuals**
- **Minimum Investment: \$500**
- **Types of Investments**
  - **Fixed Rate Term Notes/DARs**
  - **Adjustable Rate Term Notes/DARs**
  - **Mission Market Fund Notes/DARs**



**November 2024  
Special Incentive Rate**

**30-month  
Fixed Rate**

**3.00% APY**

# Rebate

**If your loan includes investor funds, you can qualify for rebates on the interest paid on the investor portion of the loan.**

| <b>% of Investment of Investor Funds</b> | <b>Rebate You Earn</b> |
|--|------------------------|
| 35%                                      | 0.25%                  |
| 50%                                      | 0.50%                  |
| 75%                                      | 0.75%                  |
| 100%                                     | 1.00%                  |

# Contact

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