

KEYSTONE CONFERENCE LOAN FUND RATES :

The Keystone Conference Loan Fund is a Church Extension Fund owned and operated by the Keystone Conference of the Free Methodist Church. We offer debt investments at competitive rates in 11 states.

The proceeds from investments in the Keystone Conference Loan Fund help to fund church-related loans throughout the Northeastern United States.

Our rates (APR) *...

Flexi-note (30 day demand)	2.0%
1 year Note	2.4%
2 year Note	2.6%
5 year Note	3.0%

This is not an offer to sell our securities to you and we are not soliciting you to buy our securities. We will offer and sell our securities only in states where authorized. The offering is made solely by our Offering Circular.

For more information, or for our Offering Circular, please contact us at 585-794-0354 (office) or by contacting Randy Freeman, Loan Fund Director at randy@nerfmc.com

**Interest rates published are effective December 1, 2011, and are subject to change from time to time. Please contact us to obtain a Offering Circular and current interest rate sheet.*



Stepping Stones Community Church in State College completed renovations to their church interior and updated their signage.

For more information, or to receive our Offering Circular, please contact us at:

Keystone Conference Loan Fund
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10 Scenic Circle
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Keystone Conference Loan Fund - Partnering with the Free Methodist Church in the Northeast Region

Keystone Conference Loan Fund Investment Options

Charles R. Freeman, Director
10 Scenic Circle, Rochester NY 14624

Telephone: 585-794-0354

Keystone Conference Loan Fund — a ministry of the Free Methodist Church

Who we are...

The Keystone Conference Loan Fund has been helping churches and pastors in the northeast finance churches and homes for nearly a quarter of a century.

The Keystone Conference Loan Fund is operated by the Keystone Conference of the Free Methodist Church.

The mission of the Keystone Conference Loan Fund is to finance the establishment, development, acquisition, construction, and/or repair and improvement of churches and church-related projects within the Northeast Region of the Free Methodist Church.

Our activities also provide funding for parsonages and residences for pastors and ministers within the region.

Additionally, proceeds from our activities may be used to support and satisfy our general operations and obligations.

We are currently funding projects in Pennsylvania and New York.



Pastor's home purchase

Investment Options

To fund these kingdom projects, we offer four debt investment options to our investors.

Flexi-Notes...

Our first investment option is our Flexi-Note which is a 30-day demand note. It currently pays 2.0% APR. There is a \$500 minimum initial investment. There is no minimum additional investment amount. Our Flexi-Note is ideal if you need quick access to your assets while still earning a competitive rate of return. There is no penalty for early redemption.

1 Year Note*...

Our one year note is ideal for investors who are looking for a higher rate of return than available with our Flexi-Note, but who do not have immediate need for their assets. The one year term note balances a higher rate of return with access to your assets at the conclusion of just one year. That one year note is currently paying 2.4% APR.

2 Year Note*...

Our two year note is ideal for investors who are looking to lock in an even higher rate of return than available with our Flexi-Note or 1 Year Term Note and who do not require a quick access to their assets. The two year note is currently paying 2.6% APR.

5 Year Note*...

Our five year note, currently paying 3.0% APR, is ideal for investors who want to lock in a competitive rate of return and do not require access to their assets for five or more years.



Please Note...

Our investments are unsecured general debt obligations of the Keystone Conference of the Free Methodist Church.

Investments are subject to risks, which are fully described in the Offering Circular, including:

- * proceeds may be used for non-Loan Fund purposes
- * Flexi-Notes bear variable interest rates
- * investment may be subordinated to senior indebtedness
- * investment is not FDIC or SIPC insured
- * investment carries no FMCNA guarantee
- * investment not backed by a sinking fund or trust indenture
- * investment may be subject to negative interest spread because we make variable rate loans

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* 1, 2, and 5 year Notes each have a penalty for early redemption.