



## **Demand and Term Deposits Options**

This information sheet contains descriptions of the various deposit options that are currently available through the Demand and Term Deposits program of WatersEdge Ministry Services (WatersEdge). The deposit options include Demand Deposits and Term Deposits. Deposit options may be selected by completing the Demand and Term Deposits Allocation Form.

### **TERM DEPOSITS**

#### **One Month Term Deposit**

The One Month Term Deposit will receive a fixed rate for one (1) month.

#### **Three Month Term Deposit**

The Three Month Term Deposit will receive a fixed rate for three (3) months.

#### **Six Month Term Deposit**

The Six Month Term Deposit will receive a fixed rate for six (6) months.

#### **Nine Month Term Deposit**

The Nine Month Term Deposit will receive a fixed rate for nine (9) months.

#### **One Year Term Deposit**

The One Year Term Deposit will receive a fixed rate for one (1) year.

#### **Two Year Term Deposit**

The Two Year Term Deposit will receive a fixed rate for two (2) years.

#### **Three Year Term Deposit**

The Three Year Term Deposit will receive a fixed rate for three (3) years.

#### **Five Year Term Deposit**

The Five Year Term Deposit will receive a fixed rate for five (5) years.

- Term Deposits are designed for clients seeking income.
- Term Deposits invest predominantly in the debt of Southern Baptist churches.
- Term Deposits may also include the debt of other Southern Baptist entities, as well as cash.
- All Term Deposit interest rates are quoted as an annualized rate.
- Interest for Term Deposits will be paid at maturity.
- Automatic renewal of Term Deposits at the prevailing rate is assumed unless prior written notice is received. (Not applicable in all states. Consult the Offering Circular for details)
- For a Term Deposit that is 12 months or less, the early termination penalty is ninety (90) days of accrued interest. For a Term Deposit that is longer than 12 months, the early termination penalty is one hundred eighty (180) days of accrued interest. The early termination penalties shall be limited to accrued interest and shall not invade principal.

## **DEMAND DEPOSITS**

**Enhanced Cash Fund.** The Enhanced Cash Fund is designed for short term investors seeking liquidity. This investment fund shall invest in the debt of Southern Baptist churches. Investments may include the debt of other Southern Baptist entities, as well as cash equivalents.



# Demand and Term Deposits Deposit Allocation Form (New Clients)

\_\_\_\_\_ (Client) requests that its Demand and Term Deposits account as identified below be invested in accordance with this Deposit Allocation Form. **Deposit selections made and authorized signers named within this Deposit Allocation Form are applicable to this account only.** (New accounts will be assigned an account number upon inception of Demand and Term Deposits account.)

Account Name: \_\_\_\_\_

Account Number: \_\_\_\_\_

WatersEdge Ministry Services (WatersEdge) is available to work with you to personalize a deposit portfolio that will meet your institution's objectives and goals.

## \$ \_\_\_\_\_ Term Deposits

Please indicate Term Deposits by dollar amount and term below (*total must equal amount listed above*). Multiple Term Deposits may be selected. A description of deposits may be found in the Demand and Term Deposits Investment Options. Each of the term deposits will receive a fixed interest rate for the term of the deposit. All interest rates are quoted as an annualized rate. Interest will be paid at maturity. For a term deposit that is 12 months or less, the penalty for early termination is ninety (90) days of accrued interest. For a term deposit that is longer than 12 months, the penalty for early termination is one hundred eighty (180) days of accrued interest. The penalties shall be limited to accrued interest and shall not invade principal.

- \$ \_\_\_\_\_ One Month Term Deposit
- \$ \_\_\_\_\_ Three Month Term Deposit
- \$ \_\_\_\_\_ Six Month Term Deposit
- \$ \_\_\_\_\_ Nine Month Term Deposit
- \$ \_\_\_\_\_ One Year Term Deposit
- \$ \_\_\_\_\_ Two Year Term Deposit
- \$ \_\_\_\_\_ Three Year Term Deposit
- \$ \_\_\_\_\_ Five Year Term Deposit

## \$ \_\_\_\_\_ Enhanced Cash Fund

Executed and effective this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_

CLIENT:

BY: \_\_\_\_\_  
Signature

\_\_\_\_\_  
Print Name and Title