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Certificate Program FAQs

Certificate Program FAQs

The Georgia United Methodist Foundation has prepared these FAQs for United Methodist individuals, churches and ministries that are considering investing in the Certificate Program.

What investment opportunities does the Certificate Program offer?

Investors may purchase Term Certificates of one, two, three or four years' maturity, which earn a fixed rate of interest.

Who can invest in the Certificate Program?

Churches, entities and individuals (18 years of age or older), who reside in Georgia and are affiliated with The United Methodist Church, can invest in the Certificate Program.

Is a minimum investment required?

Yes, a \$5,000 minimum investment is required.

How is the interest rate established?

Interest rates, which are set by GUMF's Investment and Loan Committees on a monthly basis, are determined by taking into consideration the rate of interest earned from current loans, market conditions and rates of similar investments.

Can investors choose to reinvest when their certificates mature?

Yes, at least 30 days prior to the maturity date, GUMF will notify investors that they have the option to either redeem the certificates or extend them.

Are investments in the Certificate Program insured?

Although investments in the Certificate Program are not insured, they are safeguarded through strict investment and lending policies, strong board leadership and competent staff.

How do I invest in the Certificate Program?

1. Review the [Offering Circular](#), which includes investment objectives, risks and other information.
2. [Complete an Application to Purchase a Certificate](#) and mail it with your check made payable to the Georgia United Methodist Foundation. Our mailing address is PO Box 922087, Peachtree Corners, GA 30010-2087.

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