



## CHILD FUTURES CERTIFICATE APPLICATION AND AGREEMENT

### OWNERSHIP

#### PRIMARY OWNER (MINOR)

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Name	Social Security	Date of Birth	Phone Number	
Address	City	State	Zip Code	Email Address

#### CUSTODIAN

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Name	Social Security	Date of Birth	Phone Number		
Address	City	State	Zip Code	Email Address	Relationship to Minor

### INVESTMENT RATE/TERM/PAYMENT OF INTEREST

- The interest rate as of the date of this application is 4.25%. The interest rate is variable and adjusted monthly to a rate equal to the highest interest rate offered on our 1, 2, or 3-year Term Investment Certificates during the previous month. We will notify you of any interest rate changes when we send you your semi-annual statement.
- Interest will be compounded semi-annually.
- The Investment Certificate will mature on the date of the Minor's twenty-first birthday.
- Additional investments may be made at any time. Each additional investment must be in an amount of \$25 or more.

Initial Investment: \$ \_\_\_\_\_

### BENEFICIARY DESIGNATION

Please complete a Beneficiary Designation Form. You may name individuals, organizations, or trusts as Beneficiaries. Beneficiary organizations may include Missionary Church Investment Foundation, ministries of the Missionary Church (such as Church Planting or World Partners) or other organizations.

### CHURCH AFFILIATION (CUSTODIAN)

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Church Name	City	State
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### CERTIFICATION

1. Under penalty of perjury, I certify:
  - a. The Social Security or Tax ID number shown on this application is correct.
  - b. I am either exempt from withholding or otherwise not subject or subject to backup withholding. The Internal Revenue Service (IRS) has not notified me that a part of my dividend and interest income is to be withheld as a result of my failure to report all dividend and interest income. Please draw an "X" through this paragraph if you ARE subject to backup withholding.
  - c. I am a U.S. person (as defined in the instructions to Form W-9).
2. I am of legal age and have received a current Offering Circular and Contract of Investment-Term Investment Certificate of the Missionary Church Investment Foundation, Inc.

3. Prior to the receipt of the Offering Circular, I was a member of, contributor to or a participant in the Missionary Church, a region or a district or other program, activity or organization which constitutes a part of the Missionary Church, a region or one of its districts or I was a successor in interest to such person.
4. (For Pennsylvania residents: By signing below, I acknowledge that I was advised of my right to withdraw from the purchase of these securities as described on page 3-4 of the Offering Circular.)
5. Prior to my investment, I have had the opportunity to ask questions of, and receive answers from, personnel acting on behalf of MCIF concerning the terms and conditions of the offering of investment certificates and to obtain additional information necessary to verify the information provided to me.
6. I agree that this investment is an unsecured debt obligation of MCIF, and repayment of the principal and interest will be solely dependent upon the financial condition of MCIF.
7. I agree that this investment is subject to any and all rules, regulations, bylaws, and policies of MCIF now in effect and as amended or adopted hereafter.
8. I am acquiring the investment certificate account for my own investment, entirely for my own account, and not with a view to distribution or resale of the investment certificate to anyone else.
9. I understand and ratify that the interest payment account feature(s) chosen will remain valid until revoked in writing. I understand that the amount of interest received may vary due to a change in the interest rate, account balance or the number of days in a payment period.
10. **Risk.** An investment includes certain risks that are more fully described in the Offering Circular.
11. **Not Government Insured.** The Investment Certificates are not insured by the Federal Deposit Insurance Corporation or any other federal or state government program.
12. **UTMA.** I certify that I am purchasing the Child Futures Certificate as custodian for the Minor named above under the Indiana Uniform Transfers to Minors Act.

The undersigned acknowledges and agrees to all the terms and conditions in this Child Futures Certificate Application and Agreement, Contract of Investment-Child Futures Certificates, and Offering Circular.

***The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.***

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Signature of Custodian

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Date

## **Contract of Investment –Child Futures Certificate**

This Contract of Investment is between you and MCIF. You (whether one or more) will be referred to as “Investor” or “you”, and “MCIF”, “we” or “us” will refer to Missionary Church Investment Foundation, Inc.

**Coverage** - this Contract of Investment covers all forms of Child Futures Certificates offered by MCIF, now or in the future.

**Your Signature** - When you sign the Child Futures Certificate Application and Agreement you enter into a binding contract with MCIF. By signing, you acknowledge receipt of all information including the Offering Circular and this Contract of Investment-Child Futures Certificate regarding your investment. You agree to abide by all the rules and regulations affecting this investment, including all amendments thereto which may be made from time to time by any state or federal governing body having jurisdiction.

As an Investor you agree that MCIF may act in reliance upon the signature(s) on the Child Futures Certificate Application and Agreement in payment of funds and in the transaction of all other business related to the Child Futures Certificate(s).

**Waiver** - MCIF reserves the right to waive the enforcement of any contract term with respect to any transaction or series of transactions. Any such waiver does not affect the right of MCIF to enforce any of its rights with respect to other investors, or to enforce any right with respect to later transactions with that same investor.

**Written Notice** - A written notice sent by you to MCIF will not be effective until we receive it. Written notice from MCIF will be effective when mailed, unless otherwise stated in the notice.

**Investments** - Investments may be made in person or by mail. Investments received on a non-business day or after our daily cutoff time shall be posted as of the next business day. We are not responsible for Investments by mail until the date they are received. For business reasons, as determined by MCIF, we may refuse, return or limit your investment.

**Collection of Invested Items** - In receiving items for Investment, MCIF acts only as the collection agent and assumes no responsibility beyond the exercise of due care in a commercially reasonable manner.

**Interest Earned** - A statement of the total interest earned during the year for income tax purposes will be provided as required.

**Assignment of account** - No assignment or transfer of any part of the investment entered in a Child Futures Certificate or other type of plan offered by MCIF will be recognized. Your investment is non-assignable and non-transferable.

**Custodian Investment Certificate-Uniform Transfers to Minors Act** – The Child Futures Certificate will be construed according to the Indiana Uniform Transfers to Minors Act. By law, the Child Futures Certificate will be the legal property of the Minor and will be subject to the adult’s control as the custodian until the Minor turns 21, at which time the Child Futures Certificate will become the unrestricted property of the Minor. The investment will be construed according to the provisions of the Uniform Transfer to Minors Act.

### **The Investment Certificate**

**Interest Rate information** – The interest rate as of the date of this application is 4.25%. The interest rate is variable and adjusted monthly to a rate equal to the highest interest rate offered on our 1, 2, or 3-year Term Investment Certificates during the previous month. We will notify you of any interest rate changes when we send you your semi-annual statement.

**Interest Compounding & Crediting** – Interest will be compounded and credited semi-annually.

**Computing Interest** – We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. Interest begins to accrue on the business day you invest non-cash items (for example checks).

**Minimum Purchase Balance** – There is a \$100.00 minimum investment required to open a Child Futures Certificate. Additional deposits, of not less than \$25.00 each, may be made at any time. Additions will only be permitted if you are eligible to invest in Investment Certificates at the time of addition. We may decline additions to principal at any time in our sole discretion.

**Time Requirements** – Maturity is on the Minor’s 21<sup>st</sup> birthday.

**Transaction Limitations** – You may make withdrawals of principal from your Term Investment Certificate before maturity only if we agree at the time you request the withdrawal. You can only withdraw interest on the crediting dates.

**Early Withdrawal Penalties** – A penalty may be imposed for withdrawals before maturity. The penalty we may impose will equal the loss of 90 days interest on the amount withdrawn. There are certain circumstances, such as death or incompetence of an owner or when a medically related or nursing home financial hardship has occurred, where we may not use that right.

***This Agreement is subject to all the terms and conditions stated in the Offering Circular which are incorporated herein by reference, as they may be amended from time to time. Should any conflict occur between the terms described herein and the Offering Circular the terms stated in the Offering Circular shall take precedence.***