



CHURCH TERM INVESTMENT CERTIFICATE APPLICATION AND AGREEMENT

NAME OF CHURCH, DISTRICT, OTHER

Complete Corporate Name

Name of appropriate Corporate Officer/Contact

E-Mail Address

Phone Number

E.I.N. Number

Address

City

State

Zip Code

INVESTMENT RATE/TERM/PAYMENT OF INTEREST

Term and Interest Rate

___ One Year (4.00%)

___ Two Years (4.13%)

___ Three Years (4.25%)

Payment of Interest

___ By check, first day of each month (\$10,000 minimum)

___ By check, semi-annually

___ Added to principal, semi-annually

Total Investment: _____

- ___ I would like my distribution (interest and/or principal) to be Direct Deposited.
- ___ I would like online access to my account

CERTIFICATION

1. Under penalty of perjury, we certify:
 - a. The E.I.N. 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 and "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. This organization is an official church, member or affiliate organization of the Missionary Church, Inc. and was established prior to the receipt of the Offering Circular.
3. We have received a current Offering Circular and Contract of Investment-Term Investment Certificate of the Missionary Church Investment Foundation, Inc.
4. (For Pennsylvania residents: By signing below, We acknowledge that we were advised of our right to withdraw from the purchase of these securities as described on page 3-4 of the Offering Circular.)
5. Prior to our investment, we 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. We 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. We have attached a completed corporate account resolution.

The undersigned acknowledges and agrees to all the terms and conditions in this Church Term Investment Certificate Application and Agreement, the Offering Circular and the Church Term Investment Certificate Contract of Investment.

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

Signature of Authorized Signer and Official Title

Date

Signature of Authorized Signer and Official Title

Date

**RESOLUTION OF CORPORATION
AUTHORITY TO ENTER INTO INVESTMENT AGREEMENTS
WITH THE MISSIONARY CHURCH INVESTMENT FOUNDATION, INC.**

By the Board of Directors of: _____

I hereby certify that I am the duly elected and qualified Secretary and keeper of the records of the corporation named above, that the following is a true and complete copy of a resolution duly adopted at a meeting of the Board of Directors (or its Executive Committee, as provided in its By-Laws) of said corporation held on the date shown below in accordance with applicable state law and the By-laws of said corporation, and that my delivery of this resolution to you certifies that such resolution is still in full force and effect.

"RESOLVED, the following described officers, employees, or agents of this corporation, whose names and signatures appear below, are hereby authorized, for and on behalf of this corporation, to invest, negotiate and endorse any instruments or checks for investment, procure, withdraw and redeem accounts and investment certificates from: Missionary Church Investment Foundation, Inc. (hereinafter "MCIF"), as from time to time they deem necessary.

Unless it is specifically indicated below, each individual is authorized to execute any and all required investment documents, withdrawals, necessary endorsements, or any other documents required by MCIF to transact business with said corporation. Unless specifically designated, each may sign without the other(s). Further, that the board of directors has authorized and confirmed all herein in accordance with its By-Laws and customs."

"RESOLVED FURTHER, that this resolution shall continue in force, and said MCIF may consider the holders of said offices and their signatures, respectively, to be and continue as set forth in this certificate of the Secretary of this Corporation when delivered to the MCIF, or in any similar subsequent certificate, until notice to the contrary in writing is duly received by the MCIF.

Name	Title (Treasurer, Chairman, Authorized Signer, etc.)	Signature
_____	_____	_____
_____	_____	_____
_____	_____	_____

I further certify that the foregoing are the titles, names, and genuine signatures of the present officers and agents of this corporation authorized by the above resolutions.

IN WITNESS WHEREOF, I have hereunto subscribed my name as Secretary and have affixed the seal of this corporation on the date shown below.

Secretary's Signature

Date of Resolution

Contract of Investment – Church Term Investment 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 Term Investment Certificates offered by MCIF, now or in the future.

Your Signature - When you sign the Term Investment 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-Term Investment 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 Term Investment Certificate Application and Agreement in payment of funds and in the transaction of all other business related to the Term Investment 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 Term Investment Certificate or other type of plan offered by MCIF will be recognized. Your investment is non-assignable and non-transferable.

Types of Ownership

Individual – If Investor purchases a Term Investment Certificate in the Investor’s name only, even though a designation as “agent” or “trustee” may be added, MCIF will consider it an individual account with individual ownership. Payment after the death of the Investor may be made to the estate or heirs and shall be subject to the laws relating to devise and descent, including laws relating to inheritance and succession taxes.

Multiple Party Certificates – If, at any one time, more than one individual has an interest in a certificate it is a multiple party certificate. Such certificates may be JOINT: all persons named on the certificate are “owners” and each has the right to the certificate. BENEFICIARY CERTIFICATES: one individual, the original “owner”, names an individual(s) or organization(s) as a Beneficiary payee who will receive any amount upon the death of the original owner. TRUST CERTIFICATES: all named Trustees are deemed “owners” although they act as fiduciaries for the beneficiaries named on the certificate. All joint certificate holders, each original owner and Beneficiary payees on a Beneficiary certificate, and all trustees and beneficiaries of a Trust certificate must be named in the certificate title.

Rights of survivorship may exist between joint owners or trustees. No right of survivorship exists between Beneficiary payees or between beneficiaries of a Trust unless stated in the certificate. Payment to a surviving owner shall be subject to the laws relating to inheritance and succession taxes. Upon the death of the last survivor all persons named on the certificate, including Beneficiary payees and trust beneficiaries, the funds remaining on investment will be paid to the estate or heirs thereof.

Fiduciary Certificates (Including Trusts) – If the Investor is a fiduciary, every person affixing his or her signature on the Term Investment Certificate Application and Agreement certifies that he or she is authorized to purchase the Term Investment Certificate. Investor also agrees to furnish documents or agreements as shall be needed or requested by MCIF to evidence his or her capacity and authority relating to the opening and maintenance of the Investment Certificate.

Corporation-Partnerships-Organizations – If Investor is any of the above, every person affixing his or her signature on the Term Investment Certificate Application and Agreement certifies that he or she is authorized to execute the Term Investment Certificate Application and Agreement and to exercise the privileges incident thereto. Investor shall be required to furnish MCIF with properly complete corporate resolutions, partnership agreements, or other documents as shall be needed or that MCIF may request to evidence corporate, partnership or organization action relating to the opening and maintenance of the investment, the authority of individuals to deal therewith, and any changes therein. Failure to supply properly executed corporate resolutions,

partnership agreements, or other required documents may result in MCIF refusing to honor withdrawals against the account.

Tradename – Sole Proprietorship – If Investor is a sole proprietor (sole owner) of an unincorporated business, affixing his or her signature on the Term Investment Certificate Application and Agreement certifies that he or she is fully authorized to execute the Term Investment Certificate Application and Agreement as the sole owner and to exercise the privilege incident thereto; that no other person has ownership or interest therein; and that all transactions conducted by the Investor under the tradename shall be fully binding upon the Investor as though they were conducted in the Investor's own name. Upon death of the Investor, the funds remaining will be paid to the estate or heirs entitled thereto. Payment shall be subject to the laws relating to inheritance and succession taxes.

Custodian Investment Certificate-Uniform Transfers to Minors Act – Investor may make a transfer of money to a minor (child under the age of 21) and name a custodian, to assume the responsibility of making Investments and withdrawals for the minor's use. 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 on your Term Investment Certificate at opening will be paid until first maturity.

Interest Compounding & Crediting – Interest will be compounded and credited semi-annually according to the options you select. The options offered are determined by the term and/or the amount of the certificate. Please see the Term Investment Certificate Application and Agreement for the option you have selected.

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 \$1,000.00 minimum investment required to open a Term Investment Certificate. You may make additions to the principal of your Church Term Investment Certificate at any time in amounts of not less than \$25 each. Additions will only be permitted if you are eligible to invest in Investment Certificates at the time of the addition. We may decline additions to principal at any time in our sole discretion.

Time Requirements – Various terms are available.

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.