



Michigan Area Loan Fund Announces New Lending Rates

The Michigan Area Loan Fund is announcing new lending rates for churches and ministry organizations across the state. Current rates are as low as 5.25% for loan projects ranging from \$50,000 to \$5,000,000. Congregations of all sizes now have access to affordable, mission-focused capital. These rates are intended to support a wide range of ministry needs, including building and renovation projects, major maintenance and roof repairs, new ministry initiatives, and the refinancing of existing commercial loans.

"Churches often contact us when they are ready to move forward with a project but are still in the process of raising funds," said Karen Thompson, Senior Director of Loan Services.

"The Loan Fund can provide the interim financing needed to begin construction or improvements, as well as assist congregations seeking to refinance higher-interest debt. Our goal is to offer competitive rates while supporting the long-term vitality of local churches.

In addition to competitive lending, congregations benefit from the broader ministry and financial expertise of the United Methodist Foundation of Michigan. Experienced staff are available for consultation by offering guidance, strategic insight, and encouragement as churches discern next steps and work to accomplish their ministry goals.

The Michigan Area Loan Fund is supported by investments from local churches and individuals who receive a stated rate of return. Through this shared ministry, congregations are helping one another expand mission and strengthen witness in communities across the state.

"Throughout my years with the Foundation, it has been a privilege to walk alongside congregations as they pursue their vision for ministry and respond to God's call in their communities," Thompson added.

For more information or to discuss how the Michigan Area Loan Fund can support your congregation, please go [online](#) or give us a call at 888-451-1929.

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