

Methodists Helping Methodists Fund

Administered by the

Rocky Mountain Conference United Methodist Foundation Inc.

This is not an offer to sell our securities to you and we are not soliciting you to buy our securities. We will offer and sell our securities only in States where authorized. The offering is made solely by of our OFFERING CIRCULAR. Please note that an investment in The Methodists Helping Methodists Fund involves certain risks that are more fully described under the heading "Risk Factors" in The Fund's OFFERING CIRCULAR.

Frequently Asked Questions:

When considering how to invest your money, you try to be careful and well-informed about where and how your investment will be used. Here we have the answers to the questions that are asked most frequently by people interested in making an investment in The Methodists Helping Methodists Fund.

We hope that answering these basic questions for you will be the beginning of a relationship with The Methodists Helping Methodists Fund. This is not an offer to sell our securities to you and we are not soliciting you to buy our securities. We will offer and sell our securities only in States where authorized. The offering is made solely by of our OFFERING CIRCULAR.

- **What is The Methodists Helping Methodists Fund? (MHMF)**
MHMF is a Fund administered by the Rocky Mountain Conference United Methodist Foundation, Inc. a nonprofit corporation established by the Rocky Mountain Annual Conference in 1987. The sole purpose of the MHMF is to promote the mission of the United Methodist Church by providing first-mortgage loans for building, expanding and renovating United Methodist churches and agencies.
- **Who can invest in MHMF?**
Any United Methodist individual, local church, organization, board or agency may invest in The Fund.
- **What investment opportunities are available from The MHMF?**
The MHMF offers two investment options: a Demand investment and a One, Two, Three, Four and Five-Year Term investment.
- **What are the terms of the Demand investment?**
Demand notes are payable on demand. Amounts may be added or withdrawn not more than twice a month.

- **What are the terms of the investments?**

One, Two, Three, Four, and Five . Year certificates are payable upon their maturity date. Withdrawal prior to their maturity date carries a small penalty.

- **How is the interest rate established?**

Interest is determined periodically by The Fund's Loan Committee, taking into consideration the average rate of interest return from The Fund's first-mortgage loans and current interest rates paid on similar types of investments. For current rates call 303-778-6370

- **How are withdrawals handled?**

The investor must contact The Foundation office in writing to request a withdrawal.

- **If a husband and wife invest jointly, what happens if either dies?**

Ownership passes automatically to the living spouse.

- **I would like to set up an account for a minor. Is this possible?**

Yes, a custodial account can be established under the Uniform Gift to Minors Act. For additional information on such accounts please call us.

- **How secure is my investment?**

Investment funds are lent to local United Methodist churches and conferences, and secured by first mortgages on property purchased or buildings constructed with the loan funds. Strict guidelines are observed to make sure that congregations can sustain such loan payments. The Fund is also required to maintain a reserve of 10% of the principal balance of The Fund's outstanding investment obligations.

Notes of The Fund are not insured by the Federal Deposit Insurance Corporation (FDIC), or Securities Investor Protective Corporation (SIPC), or any other state or federally regulated institution.

- **What are some of the options for use of the interest on my investment?**

Interest income is paid directly to investors unless a different arrangement is requested. For example, interest may be reinvested in your account. If you specify in writing that you would rather have your interest income paid to your local church as part of your annual contribution or designated to the mission project of your choice, The Fund will process these payments according to your instructions.