

## CrossCulture Point Cook saves thousands on loan interest through offset accounts



**At a time of rising interest rates many churches with loans will be looking at their budgets and searching for ways to keep interest costs down.**

CrossCulture Point Cook completed their new church building in 2016 at a time when interest rates were declining. The development was designed to be a community asset and included an auditorium for church and community use, commercial space for possible medical suites and a childcare centre. Led by Ps Mike and Esther Kirkpatrick, the facilities proved to be an ideal springboard for ministry to the Point Cook community.

CrossCulture has been able to utilise their surplus funds, along with those of willing congregation members, to invest in CCFS Church Builder Offset accounts. These offset accounts have saved the church close to \$10,000 per annum in interest.

CrossCulture is one of many that have been able to take advantage of the Church Builder Offset account. Over \$6.0M is currently invested in offset accounts with borrowers saving in excess of \$300,000 during the last financial year. That's \$300,000 that has been reinvested into important local ministry and outreach rather than interest payments.

Church Builder Offset accounts are available to churches to invest their own funds as well as those of congregation members. Many congregation members have commented that it's a practical way of supporting the church beyond their regular giving.



Pictured from left to right:  
Pastors Mike and Esther Kirkpatrick  
Pastor David and Rebecca Lee  
Pastors Martin and Marina Harianto

**Further information can be found on the CCFS website or by contacting the friendly CCFS customer service team.**

## CCFS offering great term investment rates

**CCFS Term  
Investment rates  
continue to rise!**

If you have funds at a major bank, now is the time to switch  
 6 months     12 months     24 months

**Take advantage of increasing rates and support mission.**

## Special EFTPOS offer for Churches of Christ

CCFS has negotiated a special group offer for Churches of Christ. Here are some of the benefits:

- Mobile and cabled terminals provided by NAB
- Free on-site instructions and demonstration
- Next day funds settlement
- Concessional pricing on terminal rental and transactions (see our website for detail)
- No application fee
- No minimum term agreement
- No cancellation fee
- No church credit assessment required

**Don't miss out. Contact CCFS today.**



## Shot of Inspiration

“ *Wisdom is a shelter as money is a shelter, but the advantage of knowledge is this: Wisdom preserves those who have it.* ”

– Ecclesiastes 7:12 NIV

## Helpful Hints – Call Us, Email Us, Search our Website

It sounds too simple to be a helpful hint, but if you experience any difficulties using our products or services, call us on 1300 MY CCFS (1300 69 22 37) or email us at [info@ccfsaustralia.org.au](mailto:info@ccfsaustralia.org.au). You may also find some information on our website by typing key words into the search box in the header of our website. No question is too simple, we are happy to help.

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