National Association of Congregational Christian Churches

Congregational Investment Trust

The Congregational Investment Trust (CIT) is a non-profit 501(c)(3) entity established as an endowment investment option for member churches. Because endowment gifts are long-term, these funds are invested to preserve the purchasing power of gifts made using a diversified portfolio of stocks, bonds, and alternative investments. The CIT's target asset allocation is 65% stocks and 35% fixed income. Because principal values will fluctuate, the CIT is not suitable as a short-term investment vehicle. However, it is ideally suited as a long-term investment vehicle for church endowments.

Churches that participate in the CIT have access to funds either by written request or by setting up regular distributions. Churches can have separate account balances for each fund they wish to establish. An opening balance of $2,500 is required for each account with a minimum balance of $1,000 thereafter. Quarterly statements are issued to each church reporting their funds' beginning balances, additions or withdrawals, net earnings, and ending balances. All fees and expenses are charged against the aggregate earnings of the CIT and are therefore shared proportionately by all accounts. These funds are managed by Mercer Investments (US) LLC.

By becoming part of the investment pool with other churches, you increase your investment return potential as well as help to lower investment fees for all participating churches. These funds are managed by Mercer Investments (US) LLC and are overseen by the National Association's Board of Directors and the Congregational Foundation's CIT Oversight Committee.

To participate in the Congregational Investment Trust, a church must adopt the *Congregational Investment Trust Adoption Agreement* and execute the *Account Authorization Form.* Participating churches must be active NACCC members in good standing.

Congregational Investment Trust members seeking to deposit funds into the Congregational Investment Trust should mail their deposit, along with a completed CIT Deposit Form, directly to:

Nottingham Trust
PO Box 690
126-130 South Street
Olean, NY 14760

Do not send deposits or CIT Deposit Forms to the NA office; please send them directly to Nottingham Trust.

6/22/26