



**Deposit rates**

Everence Federal Credit Union

Savings												
Deposit rates anticipated for 2019, quarter 3												
	Rate (%)		APY (%) <sup>1</sup>									
<b>Jubilee savings<sup>2</sup></b>					<sup>1</sup> APY = Annual Percentage Yield <sup>2</sup> Jubilee savings, youth savings & indexed money market: Stated rate is paid on the portion of the average daily balance within each tier. Limited to one account per tax ID. Depending on the average daily balance, the APY for balances in each tier will range from:							
to \$1,000 (tier 1)	1.98	2.00										
balances over \$1,000 (tier 2)	0.10	0.10			Tier 1		Tier 2					
<b>Youth savings<sup>2</sup></b>					Jubilee savings	2.00% to 2.00%	2.00% to 0.10%					
to \$1,000 (tier 1)	3.94	4.00			Youth savings	4.00% to 4.00%	4.00% to 0.15%					
balances over \$1,000 (tier 2)	0.15	0.15			Indexed money market	2.25% to 2.25 %	2.25% to 1.60%					
<b>Savings &amp; club accounts</b>					<b>All other savings accounts:</b> Stated rate is paid on the entire average daily balance.							
to \$5,000	0.05	0.05			<b>Fees:</b> Earnings may be reduced by fees on some accounts. Call (800) 451-5719 for fees and applications.							
balances over \$5,000	0.10	0.10			<b>Minimum balance:</b> Savings and club accounts require a minimum average daily balance of \$50 to receive dividends. No minimum balance requirement to receive dividends for Jubilee and Youth savings. Money market and dividend checking accounts also require certain minimum balances to avoid monthly account fees.							
<b>Dividend checking</b>					<b>Terms:</b> The APY is based on the assumption that dividends remain on deposit within the account during the dividend period. Withdrawals will reduce earnings.							
to \$10,000	0.05	0.05			<b>Compounding:</b> Compounding is quarterly on all savings except money market, indexed money market and dividend checking which are compounded monthly.							
balances over \$10,000	0.10	0.10			Rates, established at the end of each month by the Board of Directors, are subject to change without notice. Indexed money market rates are tied to Fed Funds rate.							
<b>IRAs</b>					  Everence offers credit union services that are federally insured by NCUA.							
to \$3,000	0.25	0.25										
\$3,000 to \$25,000	0.35	0.35										
balances over \$25,000	0.50	0.50										
<b>HSAs</b>												
to \$3,000	0.10	0.10										
\$3,000 to \$25,000	0.25	0.25										
balances over \$25,000	0.35	0.35										
<b>Money market accounts</b>												
to \$3,000	0.10	0.10										
\$3,000 to \$25,000	0.15	0.15										
\$25,000 to \$100,000	0.25	0.25										
\$100,000 to \$250,000	0.35	0.35										
balances over \$250,000	0.50	0.50										
<b>Indexed money market</b>												
to \$5,000 (tier 1)	2.23	2.25										
balances over \$5,000 (tier 2)	1.59	1.60										
Certificates												
	6 months		12 months		24 months		36 months		48 months		60 months	
Certificate minimum balance	Rate (%)	APY <sup>1</sup> (%)	Rate (%)	APY <sup>1</sup> (%)	Rate (%)	APY <sup>1</sup> (%)	Rate (%)	APY <sup>1</sup> (%)	Rate (%)	APY <sup>1</sup> (%)	Rate (%)	APY <sup>1</sup> (%)
<b>\$500</b>	<b>0.80</b>	<b>0.80</b>	<b>1.10</b>	<b>1.10</b>	<b>1.29</b>	<b>1.30</b>	<b>1.79</b>	<b>1.80</b>	<b>1.99</b>	<b>2.00</b>	<b>2.18</b>	<b>2.20</b>
<b>\$3,000</b>	<b>1.00</b>	<b>1.00</b>	<b>1.39</b>	<b>1.40</b>	<b>1.69</b>	<b>1.70</b>	<b>2.18</b>	<b>2.20</b>	<b>2.38</b>	<b>2.40</b>	<b>2.58</b>	<b>2.60</b>
<b>\$25,000</b>	<b>1.10</b>	<b>1.10</b>	<b>1.59</b>	<b>1.60</b>	<b>1.99</b>	<b>2.00</b>	<b>2.38</b>	<b>2.40</b>	<b>2.58</b>	<b>2.60</b>	<b>2.77</b>	<b>2.80</b>
<b>\$100,000</b>	<b>1.29</b>	<b>1.30</b>	<b>1.79</b>	<b>1.80</b>	<b>2.18</b>	<b>2.20</b>	<b>2.67</b>	<b>2.70</b>	<b>2.87</b>	<b>2.90</b>	<b>3.07</b>	<b>3.10</b>
Certificate specials												
All members	13 months		25 months		31 months		Youth				60 months	
Certificate minimum balance	Rate (%)	APY <sup>1</sup> (%)	Rate (%)	APY <sup>1</sup> (%)	Rate (%)	APY <sup>1</sup> (%)	Certificate maximum balance				Rate (%)	APY <sup>1</sup> (%)
<b>\$500</b>	<b>1.54</b>	<b>1.55</b>	<b>2.03</b>	<b>2.05</b>	<b>2.53</b>	<b>2.55</b>	<b>\$500</b>				<b>2.97</b>	<b>3.00</b>

**Early withdrawal penalties (special offerings may vary):**

\$25, plus 1/2 of total dividends equal to original term of certificate, whether earned or not.

**Effective date:**

Certificate dividend rates &amp; APYs, effective as of the date in the upper right hand corner, are subject to change without notice.

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**Compounding:**

Certificate rates are compounded quarterly. To receive the stated rate and APY, funds must remain on deposit for the life of the certificate.

**Rate guarantee:**

Rates &amp; APYs are guaranteed for term of certificate but not for renewal. Offer may be withdrawn at any time.