

Loan rates

Everence Federal Credit Union

October 1, 2020

VEHICLE & PERSONAL

Auto/motorcycle loans					Recreational vehicle loans	Personal loans
	New – 4 years old	New – 4 years old	New – 4 years old	Older than 4 years	Older than 4 years	—
Term	Up to 60 months	61 to 72 months	73 to 84 months	Up to 60 months	72 months	Up to 60 months
Rate ¹ (%)	2.74	3.24	3.74	3.99	4.49	7.49

Personal Line of Credit	Saving-secured loan	Certificate-secured loan	Faith Community Loan	MyNeighbor Mastercard Credit Card	Student loans
Rate (%)	7.99 ¹	2.99	Certificate rate + 3.00	Call 800-451-5719 for more information	8.90 ¹
					3.99 ²

REAL ESTATE LOANS

10 Year Home equity loan ¹	Interest only home equity line of credit ^{1,2}	15 year fixed rate mortgage ¹	30 year fixed rate mortgage ¹
3.250%	1.99% introductory rate for 6 months; as low as 2.99% thereafter	Visit everence.com/loan-rates for current rates	Visit everence.com/loan-rates for current rates

Adjustable rate mortgage 5/1 ¹	Adjustable rate mortgage 5/5 ¹	Adjustable rate mortgage 7/1 ¹	Adjustable rate mortgage 10/10 ¹
2.500%	2.750%	2.750%	3.375%

BUSINESS & CHURCH LOANS

Everence Federal Credit Union has several kinds of business loans available to members:

- Loans and lines of credit for business, agriculture, commercial, and corporate operating expenses, fixtures, equipment, and real estate.
- Letters of credit for business purposes.
- Loans and lines of credit to churches and church-related nonprofit organizations.
- Call 800-451-5719 for information.

STUDENT LOANS

Everence Federal Credit Union participates in the LendKey private student loan program.

Call 800-451-5719 for more information, or visit everence.lendkey.com.

Loan rates anticipated for 2020, quarter 4

¹ Rates subject to credit score, loan program, loan-to-value ratio, and property type.

² The introductory and sample variable annual percentage rate (APR) are based on new financing with an amount of \$25,000 with an initial draw of \$10,000 at loan closing and are current as of 07/01/2020. Applications are subject to approval. The variable rate APR adjusts monthly based on the prime rate published in *The Wall Street Journal* on the last business day of the month plus a margin based on loan to value and creditworthiness. Your APR will depend on credit and loan terms. Maximum APR is 18%. Offer limited to 1st and 2nd mortgage liens on a 1-4 family residential property. Property insurance and/or flood insurance may be required.

Change: All rates are subject to change at any time without prior notice.

REAL ESTATE LOAN RATES

Not quoted as APR; discount points and closing costs may be applicable.



Everence offers credit union services that are federally insured by NCUA.