

## Loan Rates

Everence Federal Credit Union

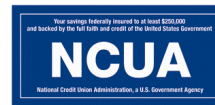
**January 1, 2019**

[Last rate revision – January 1, 2019]

VEHICLE & PERSONAL		
	<i>term</i>	<i>rate</i>
<b>Auto/Motorcycle loans</b>		
New – 4 years old	Up to 60 months	3.74% <sup>1</sup>
	72 months	4.24% <sup>1</sup>
Older than 4 years	Up to 60 months	4.74% <sup>1</sup>
	72 months	5.24% <sup>1</sup>
<b>Recreational Vehicle loans</b>		
<b>Personal loans</b>		
Up to 60 months		8.99% <sup>1</sup>
<b>Personal Line of Credit</b>		8.99% <sup>1</sup>
<b>Saving-secured loan</b>		5.90%
<b>Certificate-secured loan</b>		certificate rate + 3.00%
<b>Faith Community Loan</b>		call
<b>MyNeighbor Mastercard Credit Card</b>		8.90% <sup>1</sup>
<b>Student Loans</b>		5.25% <sup>2</sup>
<b>REAL ESTATE LOANS</b>		
<b>10 Year Home equity loan<sup>2</sup></b>		<b>5.250%</b>
<b>Interest only home equity line of credit<sup>2,3</sup></b>		<b>1.99% Introductory Rate for 6 Months, as low as 5.25% thereafter</b>
<b>15 Year HELOC – 5/5 Adjustable<sup>2</sup></b>		<b>6.000%</b>
<b>Adjustable rate mortgage 5/1<sup>2</sup></b>		<b>4.125%</b>
<b>Adjustable rate mortgage 5/5<sup>2</sup></b>		<b>4.625%</b>
<b>Adjustable rate mortgage 7/1<sup>2</sup></b>		<b>4.500%</b>
<b>Adjustable rate mortgage 10/10<sup>2</sup></b>		<b>5.000%</b>
<b>15 year fixed rate mortgage<sup>2</sup></b>		<b>4.625%</b>
<b>Conventional fixed rate<sup>2</sup></b>		<b>Contact us at (800) 451-5719</b>
<b>BUSINESS &amp; CHURCH LOANS</b>		<b>STUDENT LOANS</b>
Everence Federal Credit Union has several different kinds of business loans available to members: <ul style="list-style-type: none"> <li>• <i>Loans and lines of credit</i> for business, agriculture, commercial, and corporate operating expenses, fixtures, equipment, and real estate.</li> <li>• <i>Letters of credit</i> for business purposes.</li> <li>• <i>Loans and lines of credit</i> to churches and church-related non-profit organizations.</li> <li>• Call (800) 451-5719 for information.</li> </ul>		Everence Federal Credit Union participates in the LendKey private student loan program.  Call (800) 451-5719 for more information, or visit <a href="http://everence.lendkey.com">everence.lendkey.com</a> .

<sup>1</sup> Rate subject to credit score.

<sup>2</sup> Rates subject to credit score, loan program, loan-to-value ratio, and property type.

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

**Federally insured by NCUA**
**Real estate loan rates:** not quoted as APR; discount points and closing costs may be applicable.

<sup>3</sup> 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 01/01/2018. 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 credit worthiness. Your APR will depend on credit and loan terms. Maximum APR is 18%. Offer limited to 1<sup>st</sup> and 2<sup>nd</sup> mortgage liens on a 1-4 family residential property. Property insurance and/or flood insurance may be required.