

# Loan rates

Everence Federal Credit Union

January 1, 2021

## 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	—
<b>Term</b>	Up to 60 months	61 to 72 months	73 to 84 months	Up to 60 months	72 months	Up to 60 months
<b>Rate<sup>1</sup> (%)</b>	2.99	3.49	3.99	4.24	4.74	7.99

  

Personal Line of Credit	Saving-secured loan	Certificate-secured loan	Faith Community Loan	MyNeighbor Mastercard Credit Card	Student loans
8.99 <sup>1</sup>	2.99	Certificate rate + 3.00	Call 800-451-5719 for more information	8.90 <sup>1</sup>	3.99 <sup>2</sup>

## REAL ESTATE LOANS

10 Year Home equity loan <sup>1</sup>	Interest only home equity line of credit <sup>1,2</sup>	15 year fixed rate mortgage <sup>1</sup>	30 year fixed rate mortgage <sup>1</sup>
3.250%	1.99% introductory rate for 6 months; as low as 2.99% thereafter	Visit <a href="http://everence.com/loan-rates">everence.com/loan-rates</a> for current rates	Visit <a href="http://everence.com/loan-rates">everence.com/loan-rates</a> for current rates

  

Adjustable rate mortgage 5/1 <sup>1</sup>	Adjustable rate mortgage 5/5 <sup>1</sup>	Adjustable rate mortgage 7/1 <sup>1</sup>	Adjustable rate mortgage 10/10 <sup>1</sup>
2.500%	2.875%	2.875%	3.750%

## 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](http://everence.lendkey.com).

### Loan rates anticipated for 2021, quarter 1

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

<sup>2</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 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.