



Toll Free: (800) 451-5719

Loan Rates

Everence Federal Credit Union

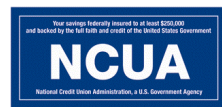
August 1, 2019

[Last rate revision – August 1, 2019]

VEHICLE & PERSONAL		
	<i>term</i>	<i>rate</i>
Auto/Motorcycle loans		
New – 4 years old	Up to 60 months	3.24% ¹
	72 months	3.74% ¹
Older than 4 years	Up to 60 months	4.49% ¹
	72 months	4.99% ¹
Recreational Vehicle loans	Up to 60 months	7.99% ¹
Personal loans	Up to 60 months	8.99% ¹
Personal Line of Credit		
		8.99% ¹
Saving-secured loan		
		5.90%
Certificate-secured loan		
	certificate rate + 3.00%	
Faith Community Loan		
		call
MyNeighbor Mastercard Credit Card		
		8.90% ¹
Student Loans		
		4.99% ²
REAL ESTATE LOANS		
10 Year Home equity loan²		4.500%
Interest only home equity line of credit^{2,3}		1.99% Introductory Rate for 6 Months, as low as 5.25% thereafter
Adjustable rate mortgage 5/1²		3.375%
Adjustable rate mortgage 5/5²		3.875%
Adjustable rate mortgage 7/1²		3.750%
Adjustable rate mortgage 10/10²		4.250%
15 year fixed rate mortgage²		4.000%
Conventional fixed rate²		Contact us at (800) 451-5719
BUSINESS & CHURCH LOANS		STUDENT LOANS
Everence Federal Credit Union has several different kinds of business loans available to members: <ul style="list-style-type: none"> • <i>Loans and lines of credit</i> for business, agriculture, commercial, and corporate operating expenses, fixtures, equipment, and real estate. • <i>Letters of credit</i> for business purposes. • <i>Loans and lines of credit</i> to churches and church-related non-profit organizations. • Call (800) 451-5719 for information. 		Everence Federal Credit Union participates in the LendKey private student loan program. Call (800) 451-5719 for more information, or visit everence.lendkey.com .

¹ Rate subject to credit score.
² 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.

³ 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 1st and 2nd mortgage liens on a 1-4 family residential property. Property insurance and/or flood insurance may be required.