

Loan rates

Everence Federal Credit Union

September 1, 2021

VEHICLE & PERSONAL

Auto/motorcycle loans					Recreational vehicle loans	Personal loans	
Term	New – 4 years old	New – 4 years old	New – 4 years old	Older than 4 years	Older than 4 years	—	—
	Up to 60 months	61 to 72 months	73 to 84 months	Up to 60 months	72 months	Up to 60 months	Up to 60 months
Rate ¹ (%)	2.99	3.49	3.99	4.24	4.74	7.49	7.99

Personal Line of Credit	Saving-secured loan	Certificate-secured loan	MyNeighbor Mastercard Credit Card	Student loan: new student fixed rate	Student loan: consolidation fixed rate	
Rate ¹ (%)	8.99	2.99	Certificate rate + 3.00	8.90	3.99	2.95

REAL ESTATE LOANS

10 year home equity loan ^{1,3,4}	15 year home equity loan ^{1,3,5}	Interest only home equity line of credit ^{1,2}	15 year fixed rate mortgage ¹	30 year fixed rate mortgage ¹
2.99%	3.49%	1.99% intro rate for 6 months; as low as 2.99% thereafter	Current rates at: everence.com/loan-rates	Current rates at: everence.com/loan-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
2.750%	3.250%	3.375%	4.000%

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 2021, quarter 3

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

² 1.99% Introductory APR applies for 6 months; thereafter a variable APR applies. APRs range between 3.35%-18% (as of 8/18/21).

³ Minimum \$25,000 in new money required to qualify for promotional rate. Closing costs range between \$229.05-\$1,029.05 depending on loan amount, appraisal requirements, and property location. Everence Federal Credit Union will provide a closing credit of \$350 that will be applied at the time of loan closing. If the home equity line of credit is closed within the first 24 months, the credit will be charged at payoff. Property Insurance required. Terms, costs and conditions subject to change without prior notice. Applications subject to approval.

⁴ Sample term: If you borrow \$25,000 at 2.99% APR for a 10-year term your estimated monthly payment may be \$241.29.

⁵ Sample term: If you borrow \$25,000 at 3.49% APR for a 15-year term your estimated monthly payment may be \$178.60.

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.