

Loan rates

Everence Federal Credit Union

Feb. 1, 2020

VEHICLE & PERSONAL

		Auto/Motorcycle loans				Recreational Vehicle loans	Personal loans
Term		New – 4 years old	New – 4 years old	Older than 4 years	Older than 4 years	—	—
		Up to 60 months	72 months	Up to 60 months	72 months	Up to 60 months	Up to 60 months
Rate ¹ (%)		2.99	3.49	4.24	4.74	7.99	8.99

	Personal Line of Credit	Saving-secured loan	Certificate-secured loan	Faith Community loan	MyNeighbor Mastercard Credit Card	Student loans
Rate (%)	8.99 ¹	2.99	Certificate rate + 3.00	Call 800-451-5719 for more information	8.90 ¹	4.99 ¹

REAL ESTATE LOANS

10 Year Home equity loan ¹	Interest only home equity line of credit ^{1,2}	Adjustable rate mortgage 5/1 ¹	Adjustable rate mortgage 5/5 ¹
4.500%	1.99% introductory rate for 6 months; as low as 4.500% there-after	2.875%	3.375%

Adjustable rate mortgage 7/1 ¹	Adjustable rate mortgage 10/10 ¹	15 year fixed rate mortgage ¹	Conventional fixed rate ¹
3.375%	3.875%	3.750%	Call 800-451-5719 for more information

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 1

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 01/01/2020. 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.