

EVERYDAY STEWARDSHIP

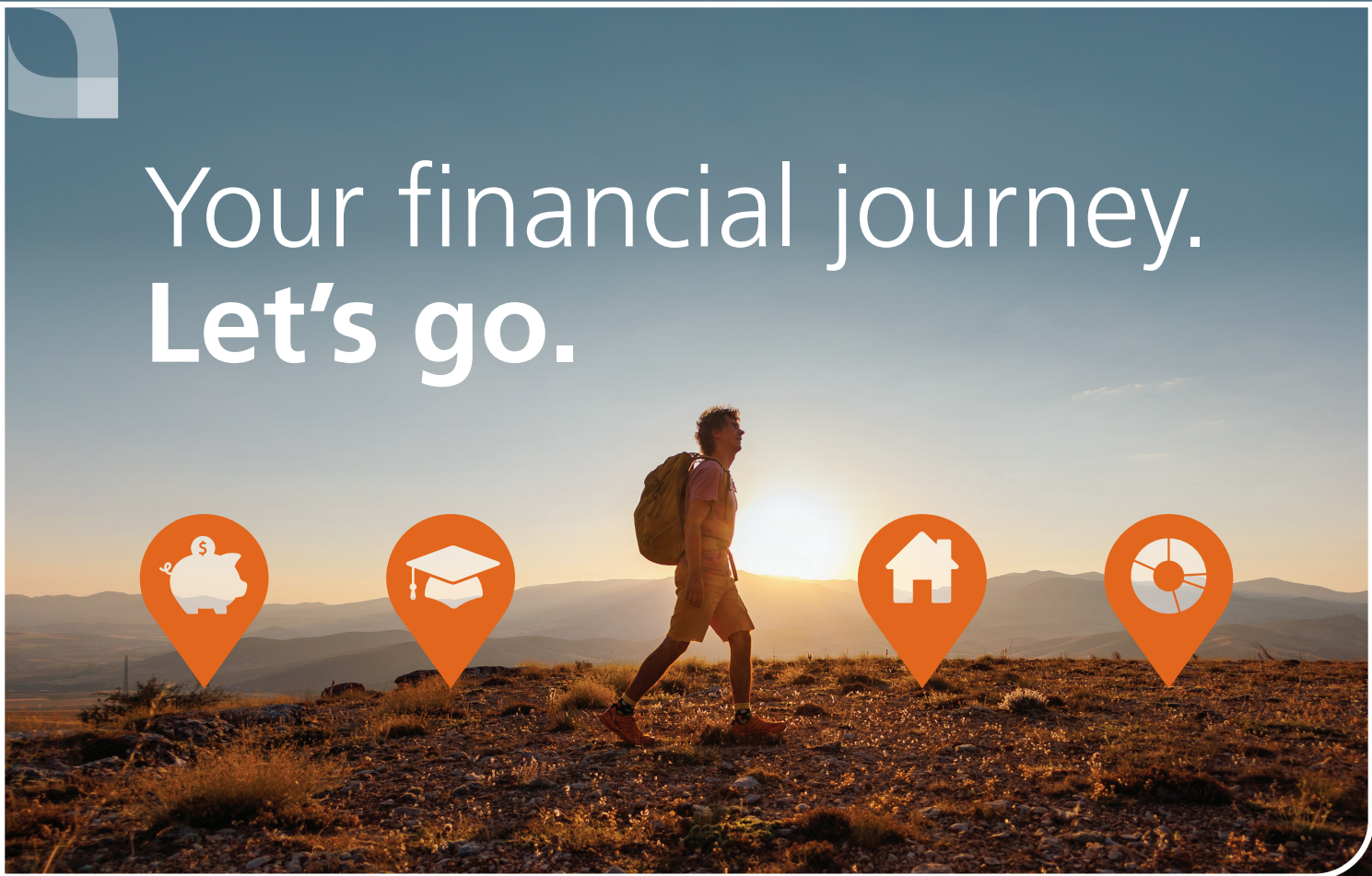
Spring 2026

Nonprofits like
RAWtools and
the Lancaster
Science Factory are
finding alternative
funding sources in a
shifting landscape

FORGING A NEW PATH

ALSO IN THIS ISSUE

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Everence helps individuals, organizations and congregations integrate finances with faith through a national team of financial professionals. Everence offers banking, insurance and financial services with community benefits and stewardship education.

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New offices open at Landis Homes in Lititz, Pennsylvania



Everence Federal Credit Union and Everence Financial have opened permanent offices at Landis Homes in Lititz, Pennsylvania, providing residents and employees with convenient access to faith-based financial services.

Everence and Landis Homes maintain a long-standing partnership rooted in shared mission-driven values to serve the Lancaster County community. Since 2019, Everence has had a by-appointment presence at Landis Homes, but this marks the first permanently staffed offices.

"This new Everence space represents a relationship that has been growing for decades," said Larry Zook, Landis Communities CEO and president. "[This] is a reminder that when mission-aligned organizations collaborate we can offer something deeper than convenience; we offer confidence and peace of mind."

Landis Homes, established in 1964, is a not-for-profit retirement community, home to nearly 900 people living in cottages, apartments, suites, and providing personal care and health care.





Debit card round up lets you save money effortlessly

Everence Federal Credit Union (EFCU) now offers debit card round up, a new optional feature that allows members to save money automatically every time they make a purchase.

With the new feature, every transaction made with an EFCU debit card is rounded up to the nearest dollar, and the difference is automatically transferred to an EFCU savings, checking, or money market account selected by the member.

The round-up feature is also safe and flexible: Members have the option to turn the feature on or off as needed, or change the account that the savings are transferred to, through online banking. And there is no overdraw risk, as the round-up feature does not draw if the account is low on funds.

EFCU offers savings accounts – where rounded-up money can be transferred – for members of all ages. Our Relationship and Youth savings accounts earn interest, so members can leave their saved money and watch it grow over time.



Everence concludes Lilly Endowment-funded pastoral financial wellness initiative

Everence has concluded its Pastoral Financial Wellness Program after 10 years of partnership with Lilly Endowment Inc. through the National Initiative to Address Economic Challenges Facing Pastoral Leaders.

Over the past decade, three Lilly Endowment grants totaling \$2.5 million enabled Everence to establish and expand the Pastoral Financial Wellness Program – first serving pastors within Mennonite Church USA and Rosedale Network of Churches, and later extending support to credentialed pastors across the 30+ denominations and church networks Everence serves.

Over the life of the initiative, Everence:

- Awarded 399 pastoral financial assistance grants totaling \$2.1 million
- Issued 160 financial planning subsidies
- Hosted 124 financial education and wellness events, engaging more than 4,000 pastors and church leaders

Everence agrees to assume stewardship of Eder Financial programs

Everence and Eder, the financial services organization that relates to the Church of the Brethren and formerly known as Brethren Benefit Trust, have entered into an agreement for Everence to assume stewardship of several Eder programs and services, with a focus on shared values and evolving member needs.

Everence will assume stewardship of Eder's retirement, organizational investing, deferred giving, and ancillary insurance products. The Church of the Brethren Standing Committee approved endorsing Everence Financial as the employee benefits and organizational investing provider of choice within the denomination on April 13.

Following the transition, Eder Financial will become Eder Foundation. Using reserve funds, Eder will begin assisting organizations in the church with sustainability and vitality. Eder Foundation will also continue to administer the Church Workers' Assistance Plan.

"The opportunity we are creating by moving our business to Everence cares for our members and clients while transforming Eder into an organization of sustainable benevolence that will be used to undergird denominational functions and to help revitalization efforts," said Nevin Dulabaum, President of Eder Financial. Learn more at everence.com/eder.



Eder Financial

BOLD. BALANCED. TRUSTED.



ANOTHER CUP OF COFFEE CAN SLOW COGNITIVE DECLINE

Coffee lovers, rejoice! Drinking two to three cups of coffee a day can reduce dementia risk and slow cognitive decline. A new study, published by the Journal of the American Medical Association, compared how caffeinated coffee, tea and decaffeinated coffee



influenced the dementia risk and cognitive health of participants who were followed over 43 years. Those who drank the most caffeinated coffee over the four decades were found to have an 18% lower risk of dementia when compared to those who drank little to no caffeinated coffee. Researchers credit this to the bioactive ingredients found in caffeinated coffee and tea, which have been found to protect against cognitive decline. Drink up!

*He said to them,
“Go into all the
world and preach the
gospel to all creation.”*

– MARK 6:15 (NIV)

MOST CHRISTIANS KEEP FAITH PRIVATE

Just over half of U.S. Christians see their spiritual lives as totally private, choosing not to share their faith journey with others, according to the Barna Group, a research firm that studies faith. Of those who keep things private, most tend to place less importance on growing spiritually, feeling close to God, or spending weekly time with Him. On the flip side, Christians who want to grow in their faith are usually more open to involving others in the process. They're also more willing to share about their walk with God, as it creates space for support, encouragement, and accountability, which helps them grow in healthy and meaningful ways.

MOVING IN WITH YOUR PARENTS MIGHT NOT SAVE YOU MONEY

Moving in with mom and dad could save you money – or it could put your financial security at risk. A recent study conducted by the Employee Benefit Research Institute found that about one-third of adults living with one or both of their parents are solely responsible for housing expenses, like utility



bills, the mortgage or groceries. The study found that this was true for many older adults living with their parents, especially if they have children of their own. The sandwich generation – those who are responsible for caregiving for both their parents and their children – are being squeezed financially, putting their own retirement and financial well-being at risk.

EASY ON THE EYES – AND THE BRAIN

There's good reason you feel drawn to staring at a calm sunset or a clear night sky. These simple visuals aren't just easy on the eyes – they're also easy on the brain. A new study, published in PNAS Nexus, suggests we naturally prefer images that don't demand much mental energy. Our brains burn significant power on visual processing, and it makes sense we gravitate toward scenes that are effortless to interpret. Using brain scans, AI models, and a study of participants' ratings of thousands of images, researchers found that the less effort an image required, the more people liked it.





Leaving a legacy of generosity

Are you a family with a vision for charitable impact beyond your lifetime?

By Dave Warren

As a faithful family, you've cared for that which has been entrusted to you, invested years of hard work and sacrifice, and made decisions not just for today, but for the next generation. You are generous with your time, talent and resources, and you want to use what you've been given in ways that reflect your faith and values.

Many farm families carry multiple hopes at once: preserving family assets, providing for those who come after them, making wise financial decisions and leaving a charitable legacy that supports causes close to their heart.

Everence is delighted to serve foundations like the Schowalter Foundation, a unique ministry that helps farm families chart out their vision for charitable giving.

The original vision of J.A. Schowalter and his dream for the foundation was shaped by a desire to preserve the family farm,

create an enduring charitable legacy and develop practical, values-based solutions that honor both family and generosity.

The Schowalter Foundation became a tool that allowed faith, stewardship and sound financial planning to coexist in a meaningful way, and today it continues that vision, aligning with Everence in helping people integrate faith and finances. Three Everence staff members – Bill Hartman, Rachel Swartzendruber Miller and I – serve on the Schowalter Foundation board and give of our expertise to advance the charitable vision of the farmers who have given to the foundation.

If you'd like to explore how your values, land and charitable hopes might come together in a lasting way, we invite you to reach out and have a conversation with us. We welcome the opportunity to listen to your story and help you consider what a legacy of generosity could look like for you and your family.

GIVE CREATIVELY

Open up new roads of generosity with gifts of a range of assets, such as farmland, and rely on us to help you coordinate, manage and administer those gifts into real and lasting impact.

Learn more at everence.com/charitable-giving.



Dave Warren, CGPA, AIF, is Vice President of the Atlantic Region and Vice President of Asset Management. He is based in Mount Joy, Pennsylvania.

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Preparing for their future

Practical tips for funding college

By Mackenzie Snader

When my son was born, two costs weighed on my mind: childcare and college. Through my work at Everence Financial, I've seen a number of ways families handle college costs and have gained knowledge and experience along the way. Here are some ideas for you to prepare.

1. Age 0-5: We get an extra chunk back on our taxes because of the kids, so we funnel our refund into a 529 college savings account. Invested wisely, these once-a-year chunks can grow significantly. We never got used to spending our tax returns, so we also didn't miss them.
2. Age 6-16: Once they entered school (and we no longer had to pay \$800 a month per child for daycare) we started putting about \$300 a month for each of them into their 529 savings accounts.
3. Age 16-18: Think about college costs in rough thirds. Save a third of the cost ahead of time, pay for a third out of cash flow (yours and the students'), pay for a third via loans. This approach hedges against the unknown. If your students get scholarships or decide not to go to college, that's fine – you have not put too much into a 529. You have encouraged them to take ownership of the decision by contributing financially.

My children are now 9 and 12. Do I know what their educational path looks like? Not really. But I know that my family values life-long learning, so we align our use of money with that value. And if I hit a problem or need a partner to help me decide how much we can afford, I know some very helpful planning professionals at Everence Financial.



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Share in your abundance

Disrupt greed by living generously

By Glenn Black

Generosity is one of the virtues that everyone agrees is important but often struggles to practice in meaningful ways. It's easy to drop a few coins in the bucket or share an Instagram post about giving, but what does it mean to truly live generously?

Dorothy Day, founder of the Catholic Worker Movement, didn't pull any punches when she said, "If you have two coats, you've stolen one from the poor." She jolts us from our comfort zones, inviting us to rethink our relationship with the possessions in our lives and challenging a system that makes the hoarding of resources seem normal.

Greed, at its core, is about fear – the fear that there won't be enough. It's a mindset that whispers "hold on tight to what you have, or you might lose it." The good news of Jesus flips this narrative. John the Baptist told his followers in Luke 3:11 "Anyone who has two shirts should share with the one who has none." Sounds a bit like Dorothy.

This call to action means taking on a posture of abundance, believing that under Christ's Lordship, there is enough for everyone – if we are willing to share.

Living generously doesn't have to mean selling everything you own and making grand gestures. We can cultivate a generous life one small decision at a time.

Start by asking yourself:

1. What do I have in abundance that I can share?
2. Who in my community might benefit from my time?
3. How can I disrupt greed in my heart and the world around me?

Dorothy Day's words may seem challenging, but they call us to a truth that all we have has been gifted to us as things to enjoy, but more importantly, as things to share.

MAKE A DIFFERENCE

We can help you create a giving plan that enables you to share your abundance generously, support the ministries you care about and make a world of difference. Learn more at everence.com/planned-giving.



Glenn Black is an Everence Stewardship Consultant based in Kidron, Ohio.

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FORGING

A NEW **PATH**



Nonprofits like RAWtools and the Lancaster Science Factory are finding alternative funding sources in a shifting landscape

By Sharon Hernandez

Mike Martin has worked for more than a decade on a dream to curb gun violence through outreach and compassionate education. His work has resulted in a full-fledged organization spanning several states across the country. But with funding affected by recent federal and state budget cuts, he is looking for creative ways to keep his work alive.

Mike, a former youth and young adult pastor at Beth-El Mennonite Church in Colorado Springs, was inspired by Isaiah 2:4 to “hammer swords into plows,” and learned to blacksmith so that he could turn guns into garden tools.

Since its founding in 2013, RAWtools (war spelled backwards) has opened new affiliates in Buffalo, New York; Philadelphia, Pennsylvania; and





Abenezzer Dejene, a RAWtools volunteer and Institute of Mennonite Studies Coordinator at Anabaptist Mennonite Biblical Seminary in Elkhart, Indiana, leads a RAWtools workshop at Camp Friedenswald in Cassopolis, Michigan.

Photo by Brian Yoder Schlabach.

experienced federal, state or local government funding disruptions in 2025. Those nonprofits were more likely to report reductions to staff, programming and future hiring. Even nonprofits that receive funding from other avenues, like foundations, reported that the disruptions have altered the philanthropic funding landscape, presenting fundraising challenges.

Mike has talked with other nonprofits in Colorado that have already seen a stark reduction in their funding and have had to take drastic measures, like laying off employees or cutting internship opportunities.

"It's definitely been felt in the smaller nonprofit community folks that I'm with, and then when you lose that funding, you have to go look at other funding avenues," Mike said. "So, there's also a much higher increase in competition for the grants that are available."

Dennis LeFevre and Jonathan Harnish, Financial Consultants at Everence, have been in talks with RAWtools and exploring ways of linking educational and marketing resources to guide donors toward them.

For Jonathan and Dennis, working alongside organizations to find well-researched, viable options for alternative funding is as important as any of the other work they do as financial consultants.

"We're partnering with people so that they're not doing the work alone," Jonathan said. "And we offer

Asheville, North Carolina, and has repurposed more than 6,000 guns. Each affiliate focuses on its local community, providing training based on the specific needs of the city.

"Gun violence has so many different iterations and intersections and contexts, that there are different solutions to solve different types of problems that funnel into gun violence," Mike said.

Having celebrated their 13th anniversary in February, the organization has fully shaped its identity and is now expanding its model across the country. Each location has its own funding, most of it coming from local donors and grants. A small percentage comes from selling what they produce from the destroyed firearms, such as jewelry and garden tools.

RAWtools' headquarters, in Colorado Springs, is partially funded by grants from a major municipality. Recently, however, Mike learned that the funding was rescinded after having received verbal approval for a two-year contract. The entity that had promised them grant money was, like many others throughout the country, affected after the federal government cut funding that was earmarked for nonprofits.

"[The cuts] forced states and municipalities to prioritize things like food and housing, and that's not a wrong decision either," Mike said. "When those things fall through, then often violence can follow in scarcity."

The municipality that had to re-prioritize and redirect funding is not alone in its dilemma. A report from the Urban Institute shows that a third of nonprofits throughout the country

Lancaster Science Factory guests enjoy exhibits that are supported through endowments and fundraising efforts that have stemmed from a partnership with Everence.

Photos contributed.

For Jonathan and Dennis, working alongside organizations to find well-researched, viable options for alternative funding is as important as any of the other work they do as financial consultants.

our expertise and our time and our passion and energy to help them with their mission.”

SUSTAINABLE, RESILIENT INCOME

The 2020 pandemic altered the economy and brought about new challenges for businesses and organizations, the likes of which they hadn't seen before. Museums like the Lancaster Science Factory in Lancaster, Pennsylvania lost a significant source of income: visitors.

The Lancaster Science Factory was founded in 2008 with the mission to inspire curiosity, creativity and confidence by fostering an inclusive environment for hands-on Science, Technology, Engineering and Math (STEM) exploration. The science center now houses over 85 hands-on exhibits, an outdoor exhibit area and a maker shop, hosts educational programs, and has a Science Cafe, which

features daily hands-on experiments and demonstrations.

The organization is invested in the community and plans to stay for the long run. In 2020, staff and board members created a revised mission and outlined their values, which include fun, wonder, and passion for STEM learning. They established three endowments and named them after scientists who've made impactful contributions to the world.

Rob Reed, Chief Development Officer at Lancaster Science Factory, said the nonprofit science center's budget relies on about 60% earned income from paid admissions and programs, and 40% contributed income. When the pandemic hit, the organization was forced to rely primarily on fundraising for an extended period of time.

“Founding an endowment, which we did in 2021, was determined by our

board of directors to be vital to the long-term financial stability of our organization,” Rob said. “Our first draw, which we took at the end of last year, directly supported new hands-on exhibits and exhibit repairs at our science center.”

Elyse Kauffman, Charitable Consultant at Everence, said she and Jamie Detweiler, Everence Financial Planner, offered the Science Factory board of directors a comprehensive overview of their new gift acceptance policy and advice on how to fundraise additional endowment funds, in addition to helping draft an investment policy.

“What's unique and different about Everence becoming a partner is, we also help organizations gain a better understanding of how to accept appreciated assets, from their donors, to fund their endowment. We don't just help with the investment policy,”





Elyse said. “We have also sponsored an event at least once a year, including two campaign celebrations as they unveiled features they have added thanks to the funding.”

Lancaster Science Factory partnered with Everence in 2021 during a capital campaign and has cultivated a culture of transparent communication with donors, where they keep their most loyal contributors updated on several fronts, including new exhibits, financial information and minutes from recent board meetings.

“Key to our endowment has been having conversations with donors about flexibility in endowment contributions, most of which are through planned future gifts,” Rob said, adding that ongoing communication with donors about how the nonprofit might use the funds in an emergency, including tapping into the account principal, is critical.

AN ALTERNATE ROUTE

Everence was born out of a need to find alternative routes in funding rooted in mutual aid and faithful stewardship. It started with the plan to help young men returning from Civilian Public Service in need of a home and a means of livelihood, at a time when the federal government was helping young soldiers returning from World War II but denying such aid to those in CPS camps.

Since 1945, Everence has found different means to support individuals, churches and organizations fulfill their mission while aligning with their values, including in times of adversity.

In his talks with Jonathan and Dennis, Mike has started thinking of opportunities for his board of directors’ finance and fundraising committee to learn about the different kinds of

donations RAWtools may secure in the future, including estate planning.

RAWtools continues to expand, with the plan to create a national membership model that can help reinforce the organization’s finances.

“We have other affiliates in the upper Midwest and Pacific Northwest that are looking and exploring to see what level they want to be involved, and they’re going to need our support in the future too.”

It’s important to Mike and the organization to connect their mission, vision and work with their fundraising and with the story behind every gun that is donated. He is looking forward to working further with Everence in finding unique ways to engage with donors, both to help support the mission financially and to connect with the community and share their story.

“There are a lot of inherited stories in some of those firearms, from hunting stories or camping and just being outdoors together,” he said. “And I think that’s pretty common within Anabaptist communities as well, to have an heirloom like a firearm that people pass down from generation to generation in the same way that they pass down wealth. It’s something that has provided for their family in the past.

“More and more, when people are working on estate plans, they are also deciding what to do with firearms, and want that figured out while they have a chance to pass it on instead as a garden tool, or jewelry, a different type of heirloom. My generation is inheriting guns in a context that is very different than 30 years ago. It’s another opportunity to think about our legacy.”

Sharon Hernandez is a Bilingual Editorial Content Specialist at Everence.

If you would like to learn more

about the organizations mentioned in this story, or support their work, visit their websites at:

- rawtools.org
- lancastersciencefactory.org

To learn more about creative ways to give, Everence provides a wealth of resources. Learn more by visiting everence.com/charitable-giving or by contacting your local Financial Consultant.



It takes a village

By Abby King



HOW ORGANIZATIONS ARE RAISING THE NEXT GENERATION OF STEWARDS

Jeremy Chen spends a lot of time working with teens, helping them grow into community leaders. He's the Director of Klean Kensington, a community development nonprofit that pays teens to "clean and green" the Kensington neighborhood in Philadelphia.

Jeremy also spends a lot of time thinking about the formation of these teens, especially when it comes to finances and stewardship.

The teens are paid \$18 an hour for their work of tending to community gardens, assisting with art installations and cleaning up parks, among other things. It's a competitive wage in today's economy. The young people do hard work, Jeremy said, and deserve pay that reflects that.

But for Jeremy, the paycheck is only part of the story.

"We're called to be disciple-makers," Jeremy said. "We're all called to form people and ourselves around goodness and virtue – not just artificially, but in very real areas like money."

Klean Kensington is just one of many organizations that Everence works with to support children and teens as they develop and grow. Many of these nonprofits and churches operate in different ways, offering different programs and services. Despite these differences, they share a common goal: that youth will learn to follow Jesus in every part of life – including their finances.



An empty lot in Philadelphia has been transformed into a safe place for kids to play with help from youth in the Klean Kensington program. Photo by Jeff Shafer.

FOLLOWING JESUS

Klean Kensington doesn't stop at paying teens; it also walks with them as they learn how to steward what they earn. The organization hosts financial education workshops, sometimes led by Everence Federal Credit Union staff, and helps teens learn about basic financial skills they will need as adults.

But Jeremy also sees a deeper invitation to practice solidarity and accountability, much like the early church. Teens are asked to consider how their approach to money might look different in community than it does in private.

"Something we're seeking to learn is: what does genuine solidarity with one

another look like when we're coming from different social and economic backgrounds?" Jeremy said.

At Klean Kensington, questions like this are explored together – teens and adults, side by side. In that shared space, young people learn that following Jesus with their money is not just about private choices, but about how those choices affect their neighbors and community.

"In the body of Christ, we should be helping each other think about money and steward our money," said Jeremy.

HONORING GOD IN EVERY WAY

Two hours down the road in Mount Joy, Pennsylvania, youth center Raise28 is doing its own work of creating disciples out of kids and teens.

As a faith-based organization, Raise28's mission is to reach local youth with the life-changing gospel of Jesus Christ, said Executive Director Mark Unger. Through their after-school programming, Raise28 works to influence kids to follow Jesus in everything they do.

This, of course, includes finances.

With discipleship formation in mind, Mark and his team frame their financial education through the 10–10–80 framework. The kids learn to first give 10% of their income (or allowance) to God through tithing. The next 10% goes into a savings account. The final 80% is theirs to spend.

It's Raise28's hope that by teaching this financial framework, kids will learn to honor God through stewardship and wise money management.

"Life is about trying to honor God with your words, with your thoughts, and with your actions," Mark said. Helping kids apply that vision to their money is simply one more way of teaching them how to follow Jesus.

Raise28 and Everence Federal Credit Union are continuing to explore ways to collaborate, bringing practical, faith-rooted financial education not just to kids, but to their parents as well, through shared events and ongoing relationships.

That same vision – and collaboration with EFCU – is taking shape in other communities, too.

Over the summer, Regina Shultz, a church elder at Harrisonburg (Virginia)

These organizations are investing in the youth, ultimately, for the reason of making disciples.

EMILY MILLER

Market Relationship Manager



Teens in the Klean Kensington program have helped turn an empty lot into gardens in Philadelphia. *Photo by Jeff Shafer.*

Mennonite Church, worked with Everence Federal Credit Union to open several youth savings accounts for young kids from immigrant and refugee families who attend the church's Wednesday evening activities.

Regina had heard about EFCU's Youth Savings Celebration and its promotion. During the annual three-day event, kids can get an extra \$5 from EFCU when they make a deposit of \$15 or more into a new or existing youth savings account.

She felt compelled to help the kids in her church community open their own accounts, as many of their parents are learning the complexities of the American financial system themselves. She hoped that by helping open these savings accounts it might help the kids learn to see work, saving and generosity as a part of following Jesus, rather than something separate from their faith.

Instead of simply giving each kid \$15 for the Youth Savings Celebration promotion, Regina and a friend paid the kids to spread mulch and weed their yards. She wanted them to feel the satisfaction of earning their own money.

In total, seven accounts were opened, though Regina hopes this is just the beginning.

This coming summer, Regina would like to open more youth savings accounts for kids in her church community. She also has tentative plans to continue teaching basic financial principles to the kids to reinforce their saving habits and encourage hard work.

For Regina, opening these youth savings accounts was less about producing savvy consumers and more about forming stewards – young people who see money as a gift to be managed carefully for their future.

BEYOND THE BASICS

When Emily Miller and Giovanni Paulino-Santiago from Everence Federal Credit Union reflect on partners like Harrisonburg Mennonite Church, Raise28 and Klean Kensington, they see a pattern.

"These organizations are investing in the youth, ultimately, for the reason of making disciples," Emily, Market Relationship Manager for the Mount Joy and Lititz (Landis Homes) branches, said. But between the faith formation and spiritual development, these organizations also make time to teach kids about stewardship.

Both Emily and Giovanni are Certified Credit Union Financial Counselors, so they understand the importance of teaching financial well-being basics – things like direct deposit, debit cards or how to open a checking account.

But Emily and Giovanni see essential financial skills as part of a bigger picture: helping young people become faithful stewards of what they have.

"Financial literacy helps believers manage what they've been entrusted with wisely," Giovanni, Member Services Representative at the Philadelphia EFCU branch, said.

While their tools may be practical, the underlying purpose of Emily and Giovanni's work – and the work of organizations like Klean Kensington, Raise28 and Harrisonburg Mennonite Church – goes far beyond the nuts and bolts of money management and invites youth to view money differently: as a way to love God and neighbor.

Abby King is an Editorial Content Specialist at Everence.





Everence Foundation clients break record for charitable giving in 2025

Everence Foundation helps people of faith turn their vision into lasting impact by providing tailored professional advice, a shared mission and the tools to make it all happen. Every year, our clients amaze us with their generosity, and we're honored to participate in that giving.

In 2025, Everence clients donated a record-breaking \$128,643,940 to more than 4,600 different organizations through Everence Foundation.

Our clients chose to live out their faith commitment by giving to a wide variety of organizations: funding education, church ministries, mission and relief agencies, camps, publications and more.

Sixteen percent of charitable distributions went to local church congregations across a variety of

denominations – fueling ministry and outreach in the communities our clients care about.

Another 16% of giving went to mission and relief organizations that are serving people and living out the gospel around the world.

Fourteen percent of donations went to education institutions, supporting growth, learning and long-term impact.

Everence Foundation is 100% donor advised, meaning all gifts go to organizations at the direction of our clients.

Starting a donor advised fund is easy. First you make a contribution of cash or other assets with a fair market value, then you recommend how and when those funds are distributed to your favorite charities.

Donor advised funds

There are good reasons why donor advised funds have been growing in popularity. The versatility, convenience and potential tax advantages make them an attractive choice for individuals, families and organizations to give.

Learn more at everence.com.

Everence Charitable Services is administered by Everence Foundation and/or Everence Trust Company.

Assets contributed to the donor advised fund become the property of Everence Foundation and the donor retains no legal control over the gift. Instead, the donor is entitled to give non-binding advice to the foundation about the distribution of the funds.

\$128,643,940

donated to 4,600 different organizations through Everence Foundation

16%

of donations to local church congregations across a variety of denominations

100%

of Everence Foundation is donor advised, meaning all gifts go to organizations at the direction of our clients.



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LIVES WE SHARE



The team representing Everence at the CCDA National Conference in Grand Rapids, Michigan, in November 2025.

Christian Community Development Association partners with Everence

Everence Financial is deepening its commitment to faith-based community development through a new partnership with the Christian Community Development Association (CCDA).

CCDA announced Everence as a preferred financial wellness partner to help strengthen the financial well-being in communities across the country during their national conference in Grand Rapids, Michigan, in November 2025.

CCDA is one of the nation's leading faith-based organizations focused on holistic community development. With nearly 3,000 members across urban, suburban and rural settings, CCDA equips churches, nonprofits and community leaders to connect people in under-resourced communities with resources and partnerships that help them thrive.

In the ever-growing ecosystem that is the CCDA network, the new

partnership will help solidify access to financial resources for organizations and communities throughout the country, said Lorenzo Watson, President and CEO of CCDA.

For Everence, the partnership reflects the financial institution's core value of fostering mutual respect – nurturing meaningful relationships that bring together diverse perspectives and shared dignity.