What's possible *together*

IMPACT REPORT 2025



Everence®



OUR MISSION

Together, we empower financial well-being for faith-inspired living.

A letter from the President



"Be strong and courageous; do not be frightened or dismayed, for the Lord your God is with you wherever you go."

– Joshua 1:9

DEAR FRIENDS,

At Everence, 2025 was a pivotal year defined by a renewed focus on our mission, clarity around our corporate priorities, and opportunities that will define our direction for the coming years. We spent intentional time reflecting on the past 80 years of this organization, and seriously considered and planned for success in our next 80 years.

WHAT DIFFERENCE DID WE MAKE LAST YEAR?

I hope you are inspired by what you see in the following pages. By boldly telling the story of what the Everence community accomplished together this past year, we uncover the ways that faith-based financial stewardship leads to sustainable and values-based outcomes that make a real difference in each and every life we touch.

80 YEARS OF IMPACT

In 2025, our employees set a goal of completing 80 acts of service, a milestone that we reached by July and surpassed with 141 acts by year-end. Our team contributed approximately 1,830 volunteer hours – more than 75 days of service – through local, national and international efforts that reflect our commitment to mutual support, community engagement, and living out our mission beyond the workplace.

GENEROSITY AT OUR CORE

Our members donated a record-breaking $128.6 million to more than 4,600 different organizations through Everence Foundation in 2025. You are choosing to live out your faith commitments by giving to a wide variety of organizations: funding education, church ministries, mission and relief agencies, camps, publications and more.

'TOGETHER' IS NOT JUST A WORD

Our mission begins with the word "together," and 2025 reminded us why. Throughout our organization, we witnessed what becomes possible when consultants, leaders and support teams work as one. The wholeness we seek for our members begins with the wholeness we practice among ourselves.

LOOKING AHEAD WITH CONFIDENCE

Change is a constant in financial services: in technology, in generational expectations, in the ways we live out our faith. Everence is well-positioned for what's ahead, and, even if the road ahead is uncertain, our purpose is clear and our people are committed. The work that you'll read about in this report happens because of members, clients and staff who bring their whole selves to this work, and a community of faith that has believed – for 80 years – that financial well-being and faith-inspired living go hand in hand. We are grateful to be on this journey with you.



Kenneth D. Hochstetler
President and CEO

Sharing the tools to create lasting impact

When Andi Santoso and his family first moved to the U.S. from Surabaya, Indonesia, it was like starting from zero.

Andi moved to Elkhart, Indiana, to continue his studies at Anabaptist Mennonite Biblical Seminary, receiving a scholarship and working while studying at the seminary.

The family knew how to leverage their savings, but wasn't familiar with the U.S. credit score system. After graduating in 2022, Andi began working at Mennonite Mission Network, and a coworker there introduced him to Everence.

To make a lasting impact in our members' financial well-being, Everence Federal Credit Union continues to strengthen its services to help anyone, no matter where they are in their financial journey.

With financial checkups, members can meet with Certified Credit Union Financial Counselors (CCUFC®) to review their financial situation and identify opportunities that align with their values so that they can build confidence and control their financial future. At least one staff member in each EFCU branch is certified.

Marla Brenneman is the Branch Trainer at Everence Federal Credit Union in Goshen, Indiana. Over the years, she has cultivated a practice of helping members find the right tools for their finances. When the credit union began offering CCUFC® training to staff, she jumped at the opportunity.

"My faith plays a big part in my reason for becoming a financial counselor," Marla said. "I enjoy helping others become good stewards of the funds entrusted to them by God."

Andi worked with Marla and took steady, deliberate steps toward building a robust credit score, beginning by applying for a MyNeighbor credit card. In just over 18 months, his credit score had risen significantly and he was approved for a high line of credit.

Building credit in the U.S. can open doors to milestones like homeownership, and the knowledge is a legacy Andi is passing to his children. Since joining Everence Federal Credit Union, he has opened checking and savings accounts for his family, and a Youth Savings Account for one of his kids.

"I am glad to be able to know more about Everence through Marla and other great people and staff, and I like the way Everence is building faith and finance hand in hand, building people, building family and community."



Photo courtesy of David Fast, Mennonite Mission Network.



A strong financial foundation for youth

The Everence Youth Program equips children and their caregivers with the knowledge and tools to develop good saving habits, gain basic financial wellness skills for future decision-making, and understand the value of stewardship and generosity. In staying true to our mission, Everence Federal Credit Union believes everyone should have opportunities and access to financial well-being.

That's why EFCU has added creative and innovative products, materials and events to help make the journey toward financial well-being fun and engaging for our youngest members at every step of their journey, beginning with opening a Youth Savings Account and transitioning through various programs until they open their first checking account.

YOUTH SAVINGS ACCOUNT

With our Youth Savings Account, parents and caregivers can encourage fiscal responsibility in young people under 18 and earn a higher rate on deposits.

YOUTH REWARDS PROGRAM

By encouraging kids to complete activities with the credit union, the rewards program helps them gain an understanding of concepts like earning, saving and working on their finances through a financial institution.

GREENLIGHT

EFCU members with a personal checking account can receive a complimentary Greenlight account and debit card. Greenlight is a financial education app and debit card for kids and teens built with families in mind.

STUDENT CHECKING ACCOUNT

Tailored for individuals between the ages of 13 and 22, this account is structured to provide flexibility and convenience: there is no required opening deposit, no monthly maintenance fees, and users have access to digital money management tools via mobile devices.

YOUTH SAVINGS CELEBRATION

Our annual Youth Savings Celebration makes it fun for children and teens to learn about finances through activities, crafts, snacks and giveaways. During this event, we offer incentives to kids and teens who deposit a certain amount in their new or existing Youth Savings Accounts.

319 TOTAL GREENLIGHT USERS
113 parents, 206 children

EFCU was selected as a **2026 LEADERS IN FINANCIAL LITERACY AWARD WINNER** by the CrossState Credit Union Foundation for our EFCU Youth Program

64 children and teens participated in our **YOUTH REWARDS PROGRAM**

How we serve our members and communities

Giving back has been part of Everence since 1945. As a cooperative, Everence Financial and Everence Federal Credit Union seek to improve communities by providing financial wellness counseling, education and opportunities to help people, organizations and churches embrace their goals.

$128.6
MILLION
disbursed to nonprofit organizations through Everence Foundation

465
CHURCHES
received Sharing Fund grants, benefiting 1,096 households

19,054
INDIVIDUALS
covered by Medicare Supplement Insurance in 2025

$395,420
EVERENCE COMMUNITY INVESTMENT LOANS, including employer-sponsored, credit builder, and opportunity micro loans



15
CERTIFIED CREDIT UNION FINANCIAL COUNSELORS: at least one at every EFCU branch



223
FINANCIAL WELLNESS CHECKUPS with our members

82,000+
clients helped on their financial journey

$300,000
IN SMALL BUSINESS LOANS in Philadelphia through our partnership with Greenline Access Capital

$1,843,458
in **GREEN LOANS** to members

57%
LOW INCOME
designated populations served by Everence Federal Credit Union

$8.9 BILLION
in assets under management stewarded for individuals, organizations, churches and businesses

43%
of all loans made were to accounts where the **PRIMARY MEMBER IS FEMALE**

Protecting you from fraud

As technology develops, fraudsters are constantly finding new ways to steal your money and sensitive personal data. It can feel like fraud attempts are everywhere.

Scammers do their best to seem believable and trustworthy – often claiming to work for government agencies, like the IRS or FBI, or using AI-generated audio to make it seem like a loved one is in trouble. Scams like this cause a surge in emotion, which is often paired with a sense of urgency. Fraudsters are likely to say that money must be sent immediately – or something bad will happen.

Fortunately, Everence Federal Credit Union staff are trained to help prevent losses to fraud for our members and are ready to assist if you accidentally disclose sensitive financial information. In 2025 alone, EFCU recorded 145 attempts of fraud, saving members from losing just shy of $1.1 million.

"When people come into the branch and say they want to make a large wire transfer, we ask questions," said Andrea Thalheimer, Market Relationship Manager at the EFCU branch in Goshen.

Our staff know how to notice signs of attempted fraud and will do their best to intervene when asked to make immediate, large transfers. They're trained to ask where the money is being sent and why. This offers members an opportunity to pause and think, which often provides potential fraud victims with a chance to think clearly, without emotion clouding their judgment.

"Sometimes EFCU staff might seem nosy," Andrea said. "We're only asking questions because we care about our members and we want to protect them from fraud if possible."



$1,077,708
in **STOPPED OR PREVENTED** losses

145 RECORDED ATTEMPTS
of fraud prevented by credit union staff

A love story leads to lasting legacy

Ruthie Zimmerman is paying the couple's faith and generosity forward

Ruthie and Ren Zimmerman's impact is a love story, a testimony of God's faithfulness and a witness to the power of intentionality and planning in creating a shared legacy. The couple met when they were in voluntary service in Philadelphia, and their relationship grew from their shared faith and commitment to service and generosity.

Ren's skill in construction led the couple to build and remodel homes, which culminated in their management of 16 rental units. They supported Mennonite Disaster Service (MDS) and planned to volunteer together with MDS in retirement. In his 40s, Ren began to volunteer three to four weeks a year with MDS in disaster-stricken locations such as Louisiana, Texas, North Dakota, and Alaska. He found great joy in teaching others construction trades. Proverbs 3:27 became a guiding verse: "Do not withhold good from those to whom it is due when it is in your power to act."

When Ren was 56, he passed away unexpectedly. Amid her grief, Ruthie found some comfort in words Ren had shared with her while she was troubleshooting their properties when he was away. He said: "I trust your judgement." His confidence in her spurred her on as she faced managing their rental units on her own.

While the couple had already worked with Everence, Ruthie began to work intentionally with Jamie Detweiler, CFP®, Financial Planner, to begin to sell their properties in a way that would ensure her lifelong income and advance the couples' passion for service and generosity. Through the last decade, Jamie has served as a faithful guide as Ruthie has accomplished security for herself and generosity in charitable giving.

Ruthie has found a special way to advance Ren's legacy. She shared with Jamie a flyer from Rosedale Bible College, where she's an alumna, about a planned associate's degree in biblical learning with a trades concentration. When she read the flyer, she thought, "Yes, this is it! They are doing what Ren was skilled at."

During the spring of 2025, Ruthie and Jamie worked together to sell a property and, using charitable giving tools, to donate a large portion of the proceeds to endow the Zimmerman Next Generation Memorial Fund in Ren's honor at Rosedale Bible College. Jamie reflects on how meaningful it has been for him to walk with Ruthie and help her find a meaningful way to honor Ren. "Ruthie has taken the couple's passion and generosity, and is cycling it into the next generation working for Christ in the trades."

Ruthie Zimmerman partners with Jamie Detweiler, CFP®, Financial Planner, to advance a legacy of generosity. Photo by Vinny Tennis.



> ***"Ruthie has taken the couple's passion and generosity, and is cycling it into the next generation working for Christ in the trades."***

101
Church loans totaling
$43,879,673

EVERENCE MEMBERS GAVE
$128,643,940
to organizations through Everence Foundation

$1.1
BILLION
in group retirement plans

775
ORGANIZATIONS
supported through employee benefits

7,214
PARTICIPANTS
in group health plans

$1.1 BILLION
in managed asset and gift plans

$548,871
DISTRIBUTED through the MyNeighbor credit card

616
CHARITIES AND CHURCHES who benefited from MyNeighbor gifts

4,600
ORGANIZATIONS
received gifts from Everence members through Everence Foundation (16% to local church congregations, 16% to mission and relief organizations, 14% to educational institutions)

Transformational mission: Restored to be restorers

A single question from a group of teens shook the foundations of Jack Crowley's life: "Just tell us now, when will you be leaving?" A recent college graduate, Jack had his life mapped out and planned to serve two years at Water Street Mission. With resignation, the teens recounted to Jack how many people had left them.

He says, "What I learned from the teens – what's most impactful – isn't the Bible stories we tell or the programs we put on – but it's about being a faithful presence." More than 30 years later, Jack, now president of Water Street Mission, continues to believe that faithful presence rooted in Christ's love is the foundation of both his and the mission's calling.

Water Street Mission meets guests at their moment of greatest need with practical hope: providing nights of shelter, meals, medical and dental visits, groceries, transitional housing, youth programs and more. But the mission's greatest impact comes when the staff serves guests with dignity, as image bearers of God. Water Street Mission responds to Christ's love and walks "with neighbors who are experiencing marginalization and poverty, trusting Christ to transform lives and restore hope." They believe we're "Restored to be restorers."

A tour of Water Street Mission reveals the team's commitment to expressing guests' human dignity in words, actions and the welcoming design of their facilities. Jack says, "We create community and places where relationships can happen. We walk with people and build trust."

Impact happens one relationship at a time. One guest says, "Before I came to Water Street, I was... heading nowhere. I was heading to my death. But now that I found Water Street, I got something to live for."

Everence is pleased to support Water Street Mission through managing and helping to grow their endowment and through planned giving support. Jack says, "When we made the decision to go with Everence, we saw the trust they had in the community. Many people trust Everence and know the impact of Water Street Mission."



Photo courtesy of Water Street Mission.

> ***"I study homelessness. I wish more places looked like this shelter."***
>
> **MATTHEW DESMOND**
>
> Author of "Evicted," wrote of Water Street Mission in the New York Times

628

ORGANIZATIONS SUPPORTED through investment and gift management



A decade of pastoral financial wellness

After 10 years of partnership with Lilly Endowment Inc., Everence has concluded its Pastoral Financial Wellness Program 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.

The program provided meaningful support to pastors facing complex financial pressures through direct financial assistance grants, long-term financial planning assistance and practical financial education. What began as a grant-funded initiative grew into a trusted resource for pastoral leaders across denominations and ministry contexts.

The final year underscored a consistent truth from the past decade: that timely financial support, paired with trusted guidance, can make a significant difference in a pastor's ability to remain and thrive in ministry.



10
YEARS
of strengthening pastor financial well-being



124
FINANCIAL EDUCATION and wellness events



4,000
PASTORS AND CHURCH LEADERS engaged in financial education and wellness events.



$2.1 MILLION
in financial assistance to address urgent medical care, tax and other debt pressures



160 FINANCIAL PLANNING
subsidies issued, representing $160,000 in long-term financial well-being and planning investment

Driven to give

Tim and Faith Penner, and Harper Industries, on their commitment to charitable giving

Harper Industries exists to make hard work easy. This is not only evident in the products they manufacture – like bale beds, turf equipment and hydraulic kits – but also in the way the organization prioritizes charitable giving to make a lasting impact in communities in Kansas and across the globe.

Harper Industries has set aside 10% of their annual profits for charitable giving since 1998, when Tim Penner formed the company and became majority owner. And for the last decade or so, Everence has facilitated donor advised funds for shareholders, providing each owner with the opportunity to practice generosity with their respective percentage of the profits.

It was and remains important to Tim that Harper Industries prioritize generosity. After spending several years living and serving in Bolivia with Mennonite Central Committee, Tim saw firsthand what an impact charitable giving can make in furthering an organization's mission.

"I have an obligation to give," Tim said. "Charitable giving is not for our personal enrichment – it's for the enrichment of all."

In previous years, Tim and Faith, his wife, have directed their donor advised funds to MCC and MEDA (Mennonite Economic Development Associates.) Both international nonprofits work to create economic development solutions to poverty throughout the globe – work that is close to Tim and Faith's hearts.

"Hopefully, through our charitable giving, lives can be made a little bit easier and become a little bit more like how God intended them to be," Tim said.

There's work to be done at home in Kansas as well, Tim said, which is why local nonprofits such as Harper County Core Community have received charitable distributions from Harper Industries' shareholders in the past. The organization provides education, tools and support to help families thrive.

2,282

DONOR ADVISED FUNDS
administered by Everence

"We want to build up our community," Tim said. "We want people to stay in our community, to raise their kids, form families and have a good life in rural America."

Many things have changed since 1998 at Harper Industries. The company has grown and the number of products offered has increased. Despite these changes, charitable giving has remained – and will remain – the same at Harper Industries. Ten percent of profits is set aside each year, every year, for donor advised funds, no matter what.

"This is what we've committed to," Tim said. "We're not going to shortchange now."

> ***"Charitable giving is not for our personal enrichment – it's for the enrichment of all.***



Photo courtesy of Harper Industries.

1% of Praxis assets are dedicated to **COMMUNITY DEVELOPMENT** investments

$10.7 MILLION invested in green bonds

$257 MILLION impact bonds invested in energy efficiency, sustainable infrastructure and lower carbon emission projects

Investing in forests, protecting communities

How Forest Resilience Bonds and Praxis-aligned capital help restore ecosystems and reduce wildfire risk

In California's North Yuba River watershed, Praxis' community investing partner, Calvert Impact Capital, provided a $1 million loan to the Yuba I Forest Resilience Bond (FRB), supporting restoration across 15,000 acres of forest. The project has restored more than 8,000 acres of ecosystems, enhanced 27,601 acre-feet of source water supply, sustained 72 jobs, and fully repaid investors, all while helping reduce wildfire risk for nearby communities and recreation users.

The Forest Resilience Bond – created by the nonprofit Blue Forest – is a public–private partnership that finances forest restoration in places where unhealthy forests put communities, water supplies and wildlife at risk. Blue Forest works with partners such as the USDA Forest Service, local governments, utilities, Indigenous communities and other nonprofits to design projects that respond to local needs.

The success of Yuba I helped Blue Forest demonstrate that the FRB model works at scale and can attract additional partners and capital. Building on that foundation, Blue Forest and its partners have launched larger efforts, including the $25 million Yuba II FRB – a facility expected to finance at least $50 million in additional restoration – as well as new bonds in regions such as Rogue Valley, Southern Oregon-Northeastern California, Upper Wenatchee and Upper Mokelumne.

THE PRAXIS COMMITMENT

Praxis Investment Management supports organizations through investments in Calvert Impact, an impact-investing institution that advances community development financing around the world. This support reflects the Praxis commitment to allocate approximately 1% of each fund to benefit neighborhoods and individuals through community development investments.

Any discussion of individual companies is not intended as a recommendation to buy, hold or sell securities issued by those companies. Praxis Mutual Fund holdings can be found at praxisinvests.com.

You should consider the fund's investment objectives, risks, sales charges and expenses carefully before you invest. The fund's prospectus and summary prospectus contain this and other information. Call 800-977-2947 or visit praxisinvests.com for a prospectus, which you should read carefully before you invest.

Investment products are not FDIC insured, may lose value, and have no bank guarantee. Praxis Mutual Funds and Praxis ETFs are advised by Praxis Investment Management, Inc. and distributed through Foreside Financial Services, LLC.

> ***Socially responsible investing is an opportunity for clients to extend their values into the marketplace. Just as charitable giving reflects a commitment to serving others, faith and values-based investing allows individuals and families to steward their assets in ways that encourage positive social and environmental outcomes while pursuing their financial goals.***



DAVE WARREN
Vice President of Asset Management



175
TOTAL IMPACT BONDS held in the Praxis Impact Bond Fund

$74 MILLION in Praxis **IMPACT BONDS** purchased in 2025

$25.8 MILLION in community investments made in 2025 by Praxis



I like to ask financial planning clients, "If you could change the world in one way with a snap of your fingers, what would you change?" Real impact isn't that simple, but the question unlocks their excitement to make the world a better place.

MACKENZIE J. SNADER
CFP®, CSRIC®, CSLP®, Financial Planner

1,414
NEW EVERENCE ASSET MANAGEMENT accounts opened in 2025, helping people invest according to their values

20+ COMPANIES engaged directly on subjects ranging from human rights and child labor to creation care

35%
of Praxis Impact Bond Fund **HOLDINGS INVESTING** in impact bonds (balance in other SRI holdings)

1,483
TOTAL PROXY VOTING meetings Praxis participated in

Restocking hope

A church pantry provides relief in Pennsylvania community

Once a month, residents in financial need can stop by the Hatfield Church of the Brethren Food Cupboard (Pennsylvania) and fill up a shopping cart with kitchen staples.

The Hatfield COB food pantry has been operating within the sanctuary of the church by staff and volunteers since 1995, and in those 30 years, the pantry has become not only an important ministry of the church, but a cornerstone of its immediate community.

The food pantry opens four times a month, on different days and times of the week, and offers a variety of food to meet diverse dietary and cultural needs, allowing flexibility for shoppers who can restock once a month.

The congregation receives Everence Sharing Fund grants, a portion of which goes on to continue supporting this ministry.

As of late 2025, the pantry serves 179 households each month, ensuring 746 family members have food on their plates.

Recent cuts in federal and state funding have negatively impacted the ministry, but church members – and members of the community at large – have showed up to help, bringing food or monetary donations, and volunteering their time.

A DIVERSIFYING COMMUNITY

The staples for one family may look different from the others, so the church has added a variety of foods to serve a diverse community.

When Hatfield COB first opened its food pantry, members simply prepared bags with canned goods, dry foods and other shelf-stable products for distribution to people in need of assistance.

But as the cultural backgrounds of their neighbors diversified, the congregation decided to change their system to ensure the people they were serving had their needs met. That's when the church eliminated the pre-packaged bags and bought shopping carts to allow families the ability to choose the foods they would use. The food pantry also added fresh food items to offer more variety.

While food donations are always accepted, monetary donations ensure the food pantry can purchase items at wholesale or discounted prices.

In challenging times, with dwindling government funds, food pantries like the Hatfield COB Food Cupboard become beacons of hope and resilience in their communities.

About the Sharing Fund

The Everence Sharing Fund helps thousands of families each year through matching grants, with contributions going directly to meet basic needs. In 2025, Everence awarded 1,616 matching grants, totaling more than $790,000, to 465 churches across the country. These grants helped individuals cover rent, fill their gas tanks, pay for needed medical care and more. The Sharing Fund also helps support church-run ministries, like the Hatfield Church of the Brethren food pantry.

$4,376
in **SAFE CHURCH GRANTS** distributed to 13 congregations

45
EVERENCE COLLEGE SCHOLARSHIPS
awarded to support students

141
ACTS OF SERVICE
completed by the end of the year

1,830
HOURS OF SERVICE
volunteered by Everence employees

4,500
MILES TRAVLED by one employee to serve on a medical mission to Liberia

Everence celebrates 80 years with acts of service

At the beginning of 2025, Everence set a goal: Complete 80 or more acts of service as an organization in honor of our 80th anniversary.

By July, we had completed 80 acts of service, and by the end of the year reached a total of 141. Employees came together – as individuals, coworkers, teams, departments, friends and family – to serve our communities in a wide variety of ways. Many employees helped pack and organize food donations at various food banks across the U.S., while others assisted with landscaping and beautifying gardens and parks. Several times throughout the year, Everence employees visited retirement and assisted living communities, participating in parades, hosting bingo and even painting residents' nails.



Fundraising activities accounted for over 20% of our acts of service. This included things like staffing phones during telethons, cooking and preparing food to sell for a fundraising event, emceeing golf outings, and more.

Several Everence employees also traveled significant distances to conduct their acts of service, with one employee traveling 4,500 miles to serve on a medical mission trip in Liberia. But many of our acts of service also took place within our own office buildings through activities like school kit packing for Mennonite Central Committee – proof that you can make an impact wherever you are.

As we look forward, Everence will continue showing up for our communities and lending a hand in times of need. Built on a tradition of mutual support, Everence is committed to shaping a better world – through the services and programs we offer, but also through the way we engage with our communities and one another.

Everence grants bring relief and hope to churches impacted by 2025 California wildfires

Everence distributed a dozen grants to churches throughout the Los Angeles area from February through May 2025.

In response to the devastation caused by the 2025 wildfires in California, Everence extended assistance by contributing $36,000 to churches in and around Los Angeles County that provided immediate relief and long-term recovery assistance to those affected by the crisis.

More than a financial gift, this short-term grant program represented a commitment to offering practical hope and tangible support to communities when it's needed most.

Everence distributed a dozen $3,000 grants to eight churches throughout the Los Angeles area from February through May 2025. To receive the grants, the churches needed to be either an active Everence Stewardship Partner or part of an Everence-affiliated denomination or church network.

Royal Dominion International Church in Los Angeles used their grant to provide food, rent money, and cleaning services for those whose homes were impacted by the fire.

"The community's experience was that of fear, sadness, and the loss of lifetime memories of their lives together, which cannot be replaced," Olufemi Fatunmbi, Senior Pastor of Royal Dominion, said. Despite the crisis, the church family came together to assist one another, he added.

The California Wildfire Assistance Grants program is an example of the many ways Everence and our members provide financial support to those in need through the organization's long-standing commitment to community investment, grant-making, and charitable giving.

> ***"Our African churches that are members of the African, Belizean & Caribbean Mennonite Mission Association cannot thank Everence enough for the mutual aid of grants awarded to assist our brethren in times of need."***
>
> **OLUFEMI FATUNMBI,**
> Senior Pastor of Royal Dominion



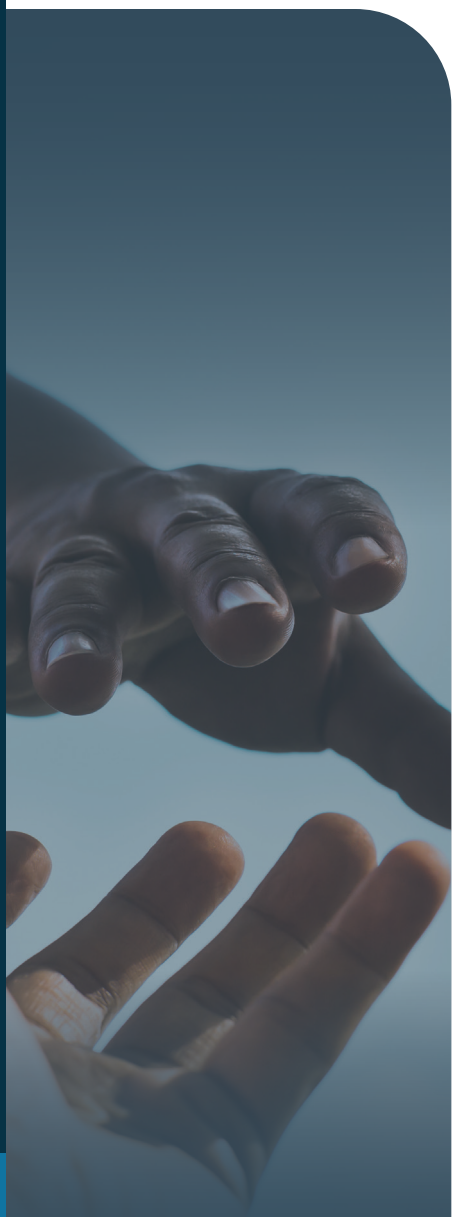
$785,943
distributed to congregations for
SHARING FUND GRANTS



$1,001,714
in **FUNDS MATCHED**
by congregations



$36,000
in California Wildfire **GRANTS** disbursed



Financial information

Balance sheets

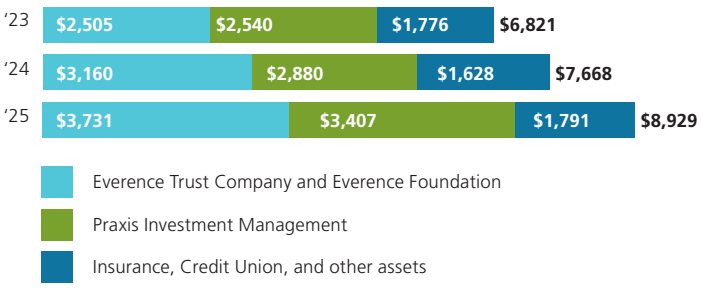
	December 31	
Assets	2025	2024
Cash and short-term investments	$64,026,604	$61,906,210
Accounts receivable	3,408,719	3,287,518
Prepaids and other assets	38,372,163	39,193,412
Common and preferred stock	44,559,035	40,841,545
Bonds	274,918,597	296,981,454
Loans	432,629,954	407,531,876
Property, equipment, and intangibles	14,371,334	13,639,168
Total assets	$872,286,406	$863,381,183
Liabilities and equity		
Accounts payable	$32,919,245	$38,832,757
Reserves for life, annuity, and health certificates	244,500,434	252,532,776
Member shares	401,680,466	384,265,918
Claim liabilities	4,683,157	4,511,201
Other liabilities	9,998,308	12,557,960
Equity and member surplus	178,504,796	170,680,571
Total liabilities and equity	$872,286,406	$863,381,183

Statements of operations

	Years ended December 31	
Revenues and other additions	2025	2024
Annuity and health premiums	$63,495,007	$65,822,884
Interest revenue	21,369,946	17,887,354
Service fees	57,180,470	51,119,114
Net investment income	22,636,002	22,648,216
Other income	14,662,640	19,692,735
Total revenues and other additions	$179,344,065	$177,170,303
Expenses and other disbursements		
Benefits/Claims	$70,307,154	$71,667,881
Increase (decrease) in reserves	(8,091,111)	(10,363,855)
Wages, commissions, and other expenses	110,659,644	108,398,135
Net Realized (Gain)/Loss	(2,588,192)	1,492
Total expenses and other disbursements	$170,287,495	$169,703,653
Net Income/(Loss) from Operations	$9,056,570	$7,466,650
Net Fraternal Activity	(2,818,686)	(4,632,633)
Net Income/(Loss) after Fraternal Activity	$6,237,884	$2,834,017

Total assets*

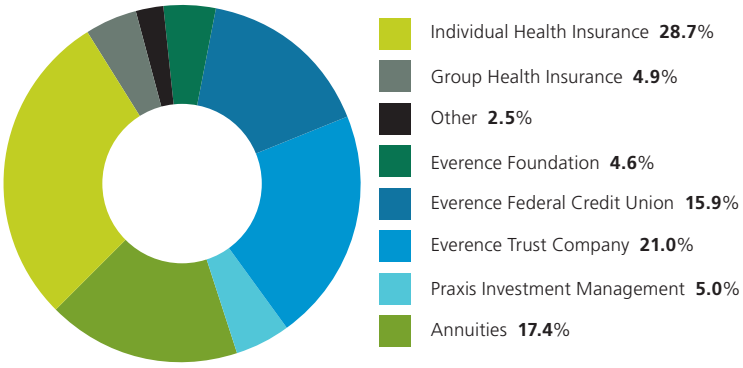
(in millions)



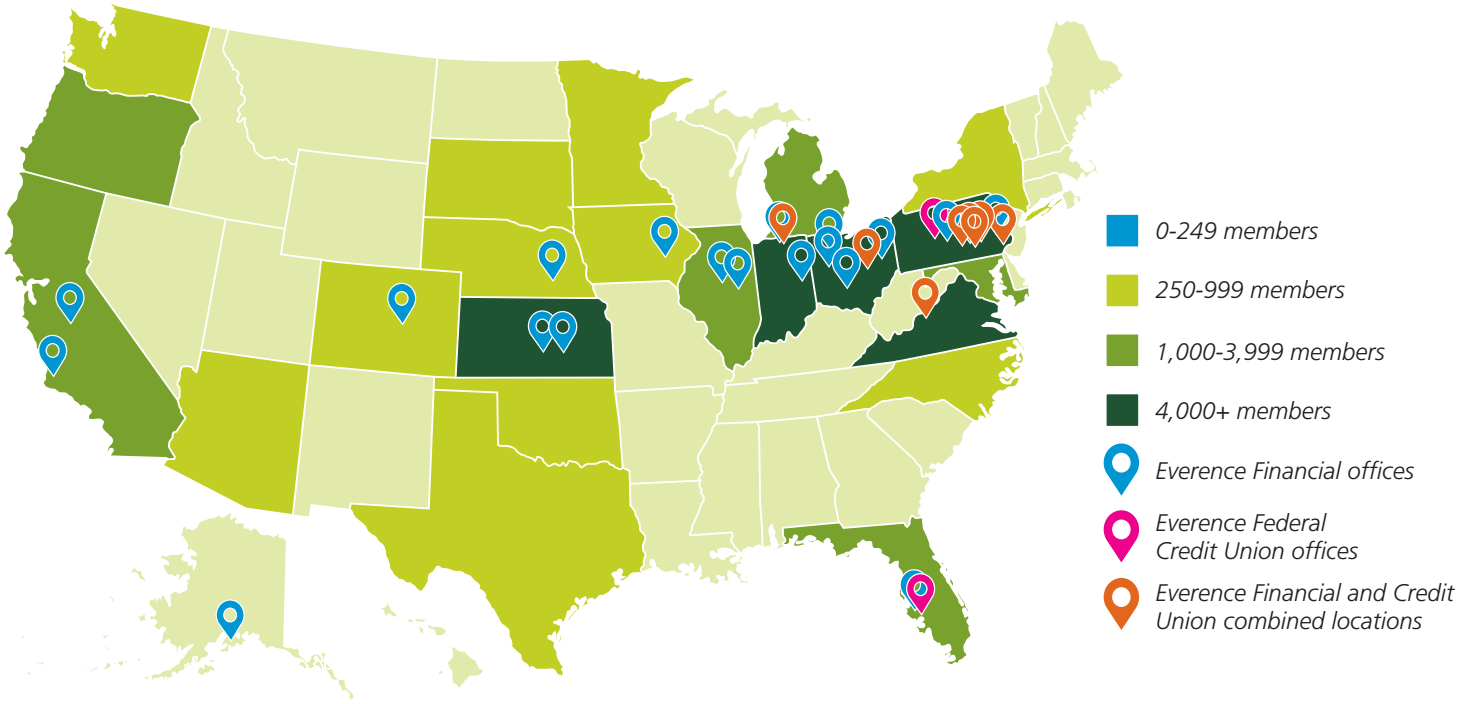
Includes assets managed on behalf of customers.

Revenue

by business line



Where we work



Indiana
Berne
Goshen (2)

Ohio
Archbold
Kidron
Hartville
Pandora
Plain City

Pennsylvania
Belleville
Ephrata
Lancaster
Mechanicsburg
Mount Joy
Philadelphia
Souderton
Lititz (Landis Homes)

Virginia
Harrisonburg

Other states
Arroyo Grande, CA
Carlock, IL
Clovis, CA
Monument, CO
Fisher, IL
Henderson, NE
Hutchinson, KS
Kalona, IA
North Newton, KS
Sarasota, FL (2)
Soldotna, AK

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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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What's possible *together*

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Widening the doors to community development

Everence Community Investments helps bridge the gap of funding accessibility

Since the start of their partnership in 2023, Everence Community Investments and Greenline Access Capital have helped numerous business owners make a positive impact in their neighborhoods.

In late 2025, Everence Community Investments and Everence Federal Credit Union closed on a loan with Raul Castro, a restaurant owner who was looking to renovate some property he owned into apartments. Raul had graduated from Jumpstart Philly, a training program that helps local community members learn how to become developers and invest in their neighborhoods through revitalization projects.

Raul started working with an architect but still needed a loan. The architect recommended a broker he had worked with on a prior project, and Raul reached out to them.

He asked for a $300,000 loan, and after receiving a comparable rate the process seemed to go without issue. However, when Raul received the final quote from the broker, he saw they were only going to give him $242,000, with the rest of the amount paying other fees.

Confused, he got in touch with Greenline Access Capital. He was introduced to the organization during a meeting of the Association of Mexican Business Owners of Philadelphia.

Roxanna Encarnacion, Vice President of Business Lending at Greenline Access Capital, confirmed that the quote seemed off and put Raul in touch with Everence Federal Credit Union.

Byron Pellecer, CCUFC®, serves as Community Development Officer at EFCU. He and Stella Tai, Stewardship Investing Impact and Analysis Manager at Praxis Investment Management™, worked to develop a loan for the full amount Raul had requested.

"The goal of Everence Community Investments is to empower underserved communities, borrowers and businesses by providing access to capital." Stella said. Oftentimes that's by approving borrowers who wouldn't have been approved in the traditional sense, or providing them with the knowledge to go through the proper channels of applying for a loan.



Raul and Veronica Castro celebrate after closing on a loan with Everence Federal Credit Union in Philadelphia. (Photo contributed)

"We are trying to bridge that gap," Stella said. "We think about how we can bring Everence resources and assets to meet borrowers where they're at."

"Working with Everence is like family," Roxanna said. "This has been one of the best partnerships we have had."

After closing on his loan with EFCU, Raul continues to work on his project and expects to have the renovations done by the end of summer 2026.