

EVERYDAY STEWARDSHIP

Spring 2025

A FARMER'S VISION



THE FAR-REACHING IMPACT
OF THE SCHOWALTER
FOUNDATION

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Everence®

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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Praxis launches ETF products



The Praxis Investment Management team.

Photo by Brian Yoder Schlabach, Everence.

Praxis Investment Management, Inc., is now offering two faith-based exchange-traded funds (ETFs) – **Praxis Impact Large Cap Growth ETF (PRXG)** and **Praxis Impact Large Cap Value ETF (PRXV)**. Both are listed on the NYSE.

The Praxis ETFs deploy similar values-based benchmarks and strategies to those used in two of Praxis' mutual funds, the **Praxis Growth Index Fund (MMDEX)** and the **Praxis Value Index Fund (MVIIIX)**. All Praxis products are consistent with our work to apply our faith-driven core values to serve our investors and promote positive change around the world.

"We're excited to launch these two new ETFs as we work to meet the practical investment needs of faith-based investors seeking to align their portfolios with their values and help promote positive real-world impacts," said Chad Horning, CFA®, President of Praxis Funds. "We are glad to contribute to growing the ETF marketplace for faith-based investors."

Learn more at praxisinvests.com

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





MyNeighbor contributions support local and global communities

In 2024, Everence donated more than \$537,000 to 608 different charitable organizations and congregations through the MyNeighbor credit card program.

Since its inception in April 2017, the MyNeighbor program has generated more than \$3.3 million for congregations, schools and other nonprofits.

With the MyNeighbor program, individuals and businesses generate 1.50% of card purchases for their favorite nonprofits every time they use their MyNeighbor credit card.

As the MyNeighbor program grows, so does the involvement and impact of our nonprofits. For example, one nonprofit this year received more than \$9,000 generated by 81 MyNeighbor cardholders.

Learn more about the MyNeighbor program and read stories of impact at everence.com/MyNeighbor.



Credit union awarded \$10,000 financial literacy grant through Greenlight partnership

CrossState Credit Union Foundation has awarded Everence Federal Credit Union a \$10,000 grant to enhance financial wellness for families through its new partnership with Greenlight, an app that provides an all-in-one money management tool designed for parents and children.

The Greenlight app empowers parents to teach their children essential money management skills, such as budgeting, saving, giving, and responsible spending, setting the stage for lifelong financial health. EFCU launched their Greenlight partnership in October 2024 as a complimentary service for members.

"Through this partnership with Greenlight, we aim to make financial wellness fun and engaging for both parents and children, fostering a generation of financially savvy young adults," said Kristen Heisey, President and CEO at EFCU. "This partnership aligns perfectly with our mission to integrate faith and values into financial decisions, and the Greenlight app will help parents equip their children with tools that reflect that."

Everence unveils refreshed mission statement

As we celebrate our 80th year in 2025, Everence unveiled a refocused mission statement that strengthens our commitment to Christian Anabaptist stewardship values while guiding future growth and impact.

The new mission statement – **Together, we empower financial well-being for faith-inspired living** – reinforces Everence as a trusted partner, supporting individuals, families, churches, and organizations in aligning their financial goals with their faith and values.

"Our refreshed mission statement is a reflection of our values, our heritage, and our shared commitment to making a meaningful impact together," said Ken Hochstetler, Everence President and CEO. "We're excited to embrace the future with renewed purpose, ensuring that we continue to meet the evolving needs of our members and clients, while fostering growth and transformation that reflects our Anabaptist stewardship principles."

OUR MISSION

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



Everence®



DIGITAL TECHNOLOGY MIGHT HELP REDUCE DEMENTIA RISK

The aging “digital pioneer” generation of adults who first routinely used smartphones and computers are seeing a reduced rate in cognitive impairment. In a paper published in *Nature Human Behavior*, researchers analyzed 57 studies of digital technology use



and cognitive function in more than 400,000 older adults across the world. They found that people who engaged more with digital technology had lower rates of cognitive decline as they aged. The researchers believe this is because people use phones and computers for mentally stimulating activities and social connections. Previous research had linked television viewing, a passive activity, with increased risk to Alzheimer’s disease.

“If it is possible, as far as it depends on you, live at peace with everyone.”

– ROMANS 12:18 (NIV)

BENEVOLENT ACTS JUMPED UP 10% IN 2020 AND REMAIN THERE

During the start of the COVID-19 pandemic in 2020, more acts of benevolence were reported than in previous years. Four years later, the trend continues, according to the 2024 World Happiness Report. Acts of generosity and kindness are important to happiness, according to the experts behind the report, as they add to the benefits of trust and social connections. Both helpers and recipients experience greater happiness from caring and sharing when they do so in the context of caring connections, choice, and clear positive impact. Surveys for the report found people want to help but are sometimes shy or uninformed on how to help.

HOW LONG WOULD \$1 MILLION IN RETIREMENT SAVINGS LAST IN YOUR STATE?

How much you need to save in order to retire depends on where you live. GOBankingRates.com reports how long \$1 million saved in retirement can last – keeping in mind \$1 million is a figure that’s already hard or impossible for many to attain. Their analysis looked at typical retiree expenses, like groceries, housing, transportation,



utilities and health care, using data from a Bureau of Labor Statistics survey. In the states with the highest cost of living – New York and Hawaii – \$1 million won’t even cover living expenses for 15 years. In contrast, \$1 million can be made to last over 22 years in Louisiana, Alabama, Oklahoma, Arkansas, Mississippi and West Virginia.

DARK CHOCOLATE MAY HELP CURB RISK OF TYPE 2 DIABETES

Having a little bit of dark chocolate a day comes with health benefits. A recent study published in the *British Medical Journal* found people who eat about an ounce of dark chocolate per day have a 21% lower risk of developing Type 2 diabetes, compared to people who don’t consume it. Researchers looked at data from 192,000 adults who completed diet questionnaires over several years. Previous research has found that cocoa has compounds that contribute to heart health, lowering the risk of stroke and other cardiovascular disease, and having a modest reduction of blood pressure.





Avoid headaches on your wedding day

Tips and strategies to reduce stress and save money on your big day

By Beryl Jantzi

Weddings are a significant event in a person's life but come with a price tag. The average wedding in the United States totaled \$33,000 in 2024, \$4,000 higher than in 2023, according to Forbes Advisor. This can be a burden to both the parents and newlyweds. Below are steps couples can take to save money and stress.

1. Set a budget and stick to it.

Once you establish a budget, open a subaccount – like a Club account at Everence Federal Credit Union – through which you channel your funds and can track your spending.

2. Parents play a role.

Parents who help with wedding costs could offer a set amount, then allow the couple to spend the full amount on the wedding or adjust their wedding plans to hold some funds back for future needs. If a couple wants to go bigger, they can decide what they need to contribute.

3. Pick your priorities.

Many details could be adjusted in a wedding – or left out. The food, facilities, flowers, photographer – they don't all need to be the most expensive options. Think about ways to rely on friends and family to assist rather than hiring professionals.

4. Read the small print.

Negotiate with those you hire to help. If signing a contract, know what you are agreeing to and what is or isn't included.

5. Plan for what works for you.

Outdoor weddings may be thought of as a "simple affair" but take a great deal more work and stress, and don't forget weather-related contingency plans.

The Apostle Paul calls us to not be conformed to the world. A wedding ceremony may be one place to truly put this value into practice.

MARRIAGE AND MONEY

Relationships require navigating difficult topics like money – but open and clear discussion about finances leads to a happier, more honest relationship.

Get step-by-step advice covering cash flow, joint checking and savings accounts, wills, life insurance, and more at everence.com/marriage.



Beryl Jantzi, D.Min., is Director of Stewardship Education for Everence. He is based in Harrisonburg, Virginia.



The first step to financial wisdom: Overcoming the fear of reaching out

Don't let the complexities of your finances lead to inaction

By Joshua Meyer

As a financial consultant, I understand that taking the first step to reach out for financial guidance can feel daunting. Many clients worry that they may appear ignorant or ill-informed when discussing their finances; feeling overwhelmed by the complex world of budgeting, investing, and planning for the future. But let me reassure you, seeking help is not a sign of weakness or ignorance. Rather, it is a wise and courageous decision.

Scripture encourages us to seek counsel in all matters of life. Proverbs 15:22 says, "Plans fail for lack of counsel, but with many advisors they succeed." Financial consultants are equipped to help you navigate challenges, make informed decisions, and develop a strategy that aligns with your values. They offer clarity and direction, enabling you to manage your resources wisely and steward them well for God's purposes.

While the idea of discussing personal finances may seem uncomfortable at first, the benefits of meeting with a financial advisor far outweigh the initial discomfort. A financial consultant brings expertise and objectivity to the conversation, helping you avoid common pitfalls and make smarter decisions about retirement, asset management, and wealth building. They can also help ensure that your financial plan reflects your values, whether that means prioritizing charitable giving or investing in a way that honors your faith.

This is the heart of what we do at Everence: empowering financial well-being for faith-inspired living. Remember, the Bible calls us to be wise stewards of the resources God has entrusted to us. By reaching out to a financial consultant, you're taking the first step toward greater financial peace and security, not just for yourself, but for your family and future generations.

READY TO REACH OUT?

Our professionals can partner with you to create a financial path as you realize your dreams, goals, faith and values. You'll receive sound advice from a qualified professional who can help you make progress on your path.

Visit everence.com/financial-planning or call 800-348-7468.



Joshua J. Meyer is a Financial Consultant at Everence. He is based in Souderton, Pennsylvania.

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Common misconceptions about financial planning

With the right tools, you can start planning for your life goals now

By Amanda Rock

Financial planning can help you look at the big picture of your finances, get you organized and assist you in setting realistic goals for your future while incorporating your faith values. But it can feel overwhelming to get started. Here are five common misconceptions about financial planning you should keep in mind when considering hiring an advisor.

Financial planning is a quick fix.

Financial planning isn't just a "plan," it's an ongoing process. Since life is in constant motion and things happen that impact your financial situation, we focus on being a decision partner to help you make wise choices in pursuit of your goals.

Financial planning is only for retirement.

There are, in fact, seven areas financial planning covers: Cash flow (budgeting), insurance analysis, tax planning, estate planning, retirement planning, investments, and charitable giving.

Financial planners have an agenda.

We don't require an investment or insurance relationship to engage in planning. Most companies view planning as a "means to an end," only serving to generate investment or insurance business.

Financial planning is only for the wealthy.

Financial planning is for everyone – there are no minimum net worth or salary requirements to work with us.

Financial planning doesn't consider my faith values.

Our primary goal is to align your values and life mission with your financial decisions, so we can help you gain confidence about your financial future. Once you've gained that confidence, it could give you the peace of mind to give to the people, causes and organizations that you care about. This is how we change the world!



Amanda Rock, CFP®, is a Financial Planner at Everence. She is based in Lancaster, Pennsylvania.

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A FARMER'S VISION



THE FAR-REACHING IMPACT OF THE SCHOWALTER FOUNDATION

By Abby King

From his cluttered rolltop desk in his Newton, Kansas, home, Jacob A. Schowalter often wrote out letters to nonprofits, churches and Christian institutions, bestowing sizeable monetary gifts to the organizations.

He'd use new parchment for these letters – a rare indulgence for Jacob, who was a frugal man. When he wrote out speeches, poems, and Sunday school lessons, he often used the backs of used envelopes or scrap paper.

Throughout his life, Jacob spent little on his own comforts, and instead, often prioritized charitable giving over much else.

By the time he died in 1953 at the age of 73, Jacob had amassed an estate of over \$1 million – most of which would be used to establish the Schowalter Foundation. Over the past 70 years,

this foundation has provided more than \$27 million in charitable distributions to Anabaptist-affiliated organizations and local ministries.

SPRAWLING ESTATE

The Schowalter Foundation, based out of North Newton, Kansas, is unique. Its assets consist primarily of farmland owned and operated by the foundation and farmed by local farmers, and investment securities managed by Everence Trust Company.

In 1903, at the age of 24, Jacob inherited 80 acres of farmland in Halstead, Kansas. He bought another 80 acres from one of his siblings, and soon thereafter, bought another 160 acres in Bucklin, Kansas. This was the beginning of what would become the sprawling Schowalter estate. By the time Jacob died, he owned land in six counties across Kansas, as well as some in Oklahoma and Paraguay.

Throughout the early 1900s, Jacob established himself as a successful farmer, blacksmith and inventor. He was awarded patents for farm equipment, raised livestock, and successfully farmed or rented out his land. Despite his financial success, he rarely spent money on himself. He lived plainly and used his success to help others in his community.

This became especially true during the Great Depression, when dust bowl conditions struck Kansas and Oklahoma, and many farmers were desperately looking to sell their land. Rather than letting banks foreclose the farms, Jacob bought large tracts and rented it back to the farmers for a fair price.

"He had a strong desire to keep family farms alive," said Diane Yoder, President of the Schowalter Foundation.

“JACOB USED HIS PASSION AND THE TOOLS AND ASSETS THAT WERE AT HIS DISPOSAL TO CREATE A UNIQUE AND SIGNIFICANT IMPACT ON THE WORLD.”

Today, many of those family farms are still operating, supporting the third and fourth generations of the original families who worked the land.

The landowner portion of the farm income is used to fund the Schowalter Foundation and its work to support missions, foreign relief, churches, Christian schools and institutions.

“Jacob wanted his estate to be an ongoing, viable opportunity for farm families,” Diane said. “At the same time, he wanted his estate to continue his legacy of charitable support to the causes that mattered most to him.”

CREATIVE GIVING

When Jacob conceived the idea for the foundation, there likely was no existing model to follow, said Dave Warren,

Vice President of Asset Management at Everence and Schowalter Foundation board member.

Bill Hartman, who also serves on the foundation’s board and is Vice President of Organization and Fiduciary Services at Everence, added, “Jacob used his passion and the tools and assets that were at his disposal to create a unique and significant impact on the world.”

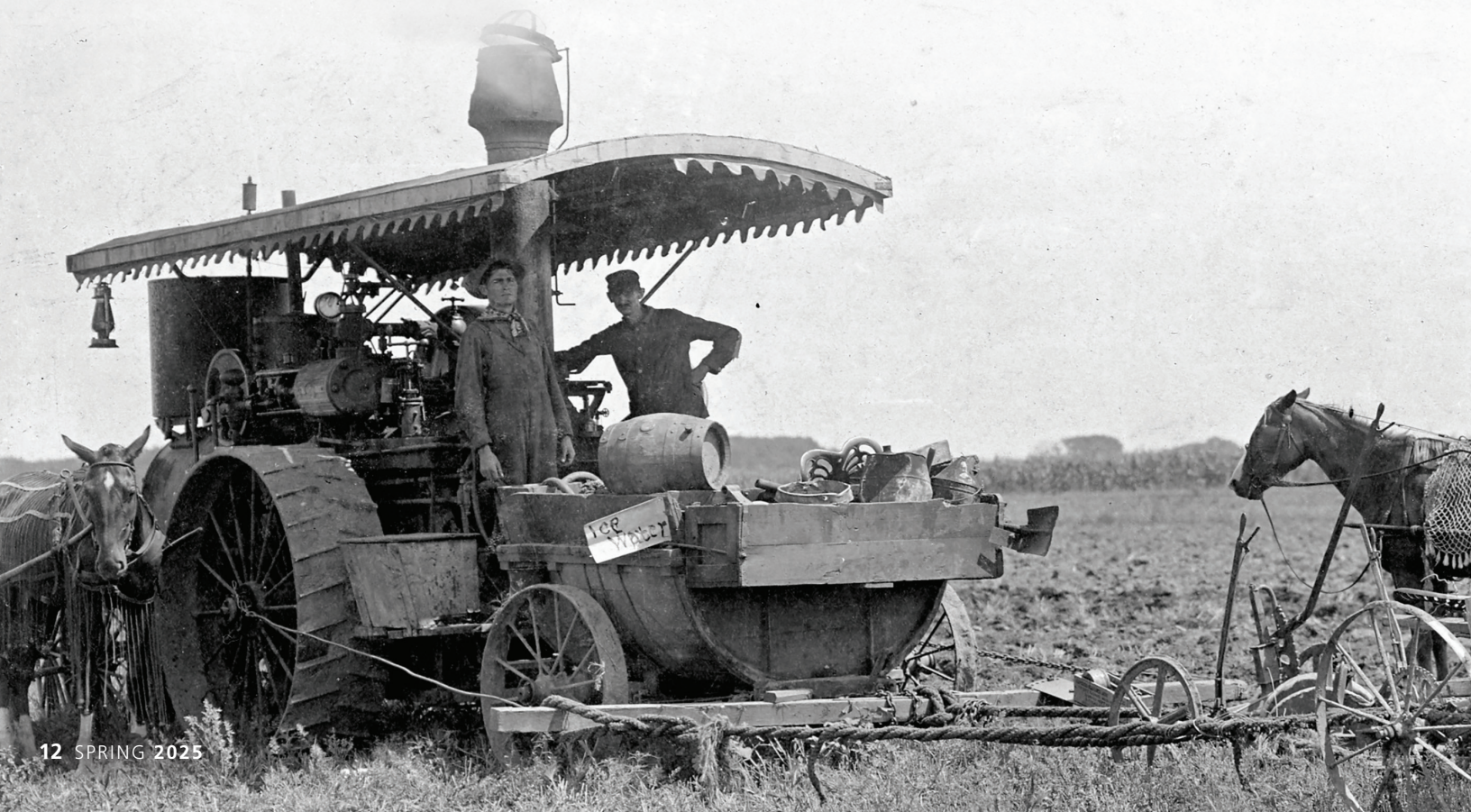
Jacob’s will stated that his estate of just over \$1 million be managed by three church conferences – The Mennonite Church and The General Conference Mennonite Church (which merged and became Mennonite Church USA) and the Church of God in Christ Mennonite. Each conference was instructed to appoint two trustees, who would steward and distribute the foundation’s funds.

In 2017, the foundation became a supporting organization of Everence Foundation, which allows it to operate independently, while benefiting from resources and expertise from Everence.

Everence and the Schowalter Foundation have a unique relationship, as Everence serves the foundation on “both sides,” said Dave. Everence manages investment securities that generate some of the income for the foundation through socially responsible investing strategies.

The Schowalter Foundation board then determines the charitable recipients of the funds. Jacob’s writings and will provide the basis for making these decisions.

“The board is very intentional about supporting the same organizations and causes reflected in Mr. Schowalter’s will,” Diane said.



ONE MAN'S IMPACT

Today, the Schowalter Foundation's funds are used to support mission work, peace, social and welfare work, international or ministerial students, and more.

At Anabaptist Mennonite Biblical Seminary (AMBS) in Elkhart, Indiana, the Schowalter Foundation has made it possible for hundreds of students to pursue their degrees through scholarships and financial support, said Mary Ann Weber, Director of Enrollment at AMBS.

In 2021, Melika Hershberger, a Master of Divinity student at AMBS, received a full tuition scholarship that was partly funded through the Schowalter Foundation.

Before receiving the scholarship, Melika wasn't sure that she could go to seminary. She felt a strong pull toward pastoral ministry work, but she had two college-aged kids – how could her family afford three tuitions at once?

"[The scholarship] affirmed my call," Melika said. "It was really pivotal in taking that last step to come to seminary."

Funds from the Schowalter Foundation have global impact as well.

Linda Shelly, Regional Director for Latin America at Mennonite Mission Network (MMN), has seen Schowalter Foundation

grants used for a wide variety of projects across Latin America.

In Guatemala, the Schowalter Foundation has funded some of MMN's work to support Kekchi women develop their gifts for ministry. And in the Chaco province of Argentina, MMN uses Schowalter grants to help support Centro Educativo Sa'yaten (Qom Knowledge Educational Center) and provide access to media, education and religious materials developed with and for the Indigenous Toba Qom people.

"It's wonderful to be able to witness impact in the lives of people, along with seeing what partners are able to do in expanding their ministries with help from the Schowalter Foundation," Linda said.

Across the African continent, the Schowalter Foundation has funded projects that help Africa Inter-Mennonite Mission (AIMM) pursue its mission of bringing together African, North American and European Anabaptists to collaborate and accomplish work that supports education, agriculture and economic development in places like Burkina Faso, the Democratic Republic of the Congo and Angola.

The Schowalter Foundation's support has been crucial in enabling AIMM to carry out these collaborative projects,



Jacob A. Schowalter.

Photo courtesy of the Mennonite Library and Archives, Bethel College (Kansas).



Watch Leaving a legacy: J.A. Schowalter's lasting impact.

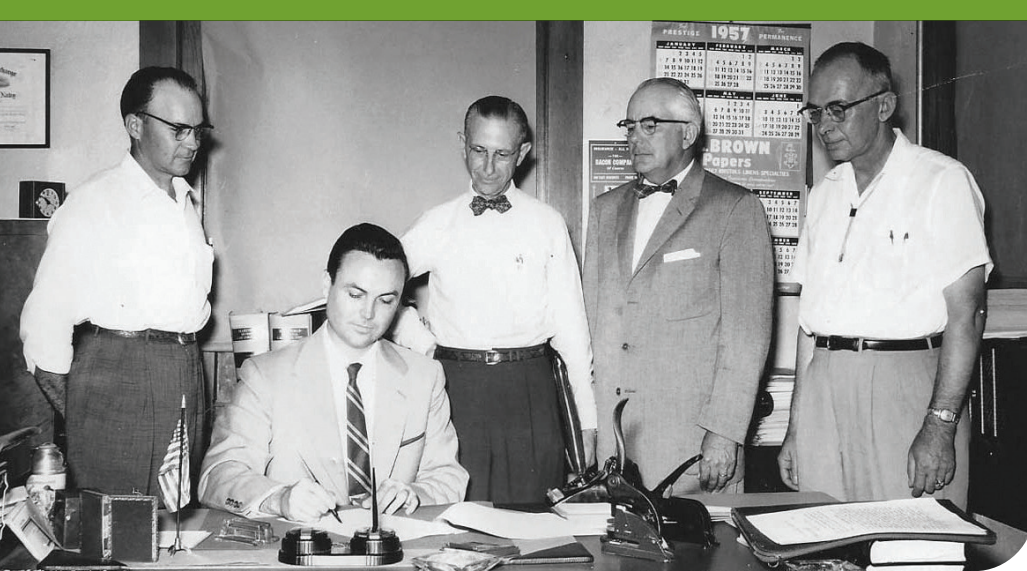
which help facilitate ongoing ministry between different church partners, said Bruce Yoder, Co-executive Coordinator of AIMM.

"The Schowalter Foundation helps us meet our goal of doing collaborative ministry and building relationships," Bruce said. "That's key to AIMM's identity."



The Schowalter brothers plow fields on the family farm near Halstead, Kansas.

Photo courtesy of the Mennonite Library and Archives, Bethel College (Kansas).



Judge Sam Sturm (seated) signs the order to close the J.A. Schowalter estate, the proceeds of which helped establish the Schowalter Foundation.
Photo contributed.

AN ONGOING LEGACY

Since its establishment in 1954, a year after Jacob's death, the foundation has distributed more than \$27 million in charitable donations to help organizations like AIMM, MMN and AMBS fulfill their missions.

"Now, the foundation is able to gift nearly \$1 million a year in charitable distributions, which is the estate's original value," Diane said. "What a beautiful

way to exponentially steward what God has given you."

Jacob could have left his estate to a relative or a single charitable organization, but instead he chose to make a sizeable difference through his innovative approach to planned giving.

"He had such a desire to serve others and put his needs second to others," said Diane, "and to leave a legacy that served

not only those who farmed his land, but the organizations near to his heart."

For those who may want to create a similar ongoing legacy, the Schowalter Foundation accepts gifts of land and other farm assets. Just like Jacob, individuals can see their assets provide a lasting impact of support for mission work, peace, social and welfare work, and ministry work both here in the U.S. and beyond.

"Mr. Schowalter's unique approach to developing an ongoing legacy that has stretched far beyond his lifetime serves as a model," said Diane. "Others can follow this inspirational legacy and create their own."

Abby King is an Editorial Content Specialist at Everence.

MAKE A DIFFERENCE WITH EVERENCE

Just like Jacob Schowalter, you too can leave a legacy that extends decades beyond your lifetime with charitable services offered by Everence.

"Everence can be a crucial partner in charitable giving for individuals, families and nonprofits," said Dave Warren, Vice President of Asset Management and Charitable Giving Specialist at Everence. "We can help you maximize your generosity in creative ways – just like Jacob Schowalter did."

It's thanks to Jacob's will and estate planning that the Schowalter Foundation came to be. With the use of these charitable planning strategies, Jacob's impact on relief efforts, missionary endeavors, and peace and social concerns has continued for more than 70 years.

As trusted experts in giving, Everence Foundation offers a wide suite of charitable solutions that can help you make a difference: donor advised funds, charitable trusts,

charitable gift annuities, estate and trust planning, wills, and legacy planning.

And for organizations like the Schowalter Foundation, Everence can provide expertise in not only charitable giving, but also asset management. Everence has an extensive suite of organization services – like our investment management – that can help organizations focus on their mission, welcome discerning donors, and secure a promising and stable future.

For both individuals and organizations, Everence can help transform your assets into a meaningful charitable impact that can support communities for decades to come – just as the Schowalter Foundation has done.



Learn more at everence.com/financial-services



Financial wellness, tailored

EVERENCE SEEKS TO MEET MORE PEOPLE WHERE THEY ARE

By Sharon Hernandez



Greceally Marcano Diaz had spent the better part of 24 years trying to pay off her debts and dreaming of having a house of her own – to no avail. She would get approved for smaller loans, but with a low credit score and a hefty balance, a mortgage was out of the question.

“I had been trying to buy a house for years, but I was always denied,” Greceally said. “[My bank] would tell me I didn’t have the adequate credit score, or I didn’t have enough experience or that I had too much debt.”

Greceally works at Esperanza Health Center in the Kensington neighborhood in Philadelphia, which shares its space with Everence Federal Credit Union. There, she met Financial Wellness Manager Kevin Gil, who was able to guide her through paying off debt, building credit and saving.

Kevin is a Certified Credit Union Financial Counselor, having received training to guide members to sound financial decisions. He was the first Everence Federal Credit Union employee to receive the certification, in 2019.

One of the first things that made an impression on Greceally was Kevin’s willingness to work together. No bank had offered to walk alongside her to meet her goals. Kevin led Greceally through counseling sessions.

“We knew we would have to take it slow and steady,” Kevin said. “But I knew that if we could start somewhere, we could start to grow.”

The credit union office in Philadelphia offers impact loan products, which helps low-income members pay off debt while building credit.

(At left) Kevin Gil, Everence Financial Wellness Manager, meets with Greceally Marciano Diaz in Philadelphia.

(At right) Greceally receives the keys to her new home from Sergio Giraldo, CEO of Rehobot Real Estate.



Greceally's journey with Everence started when she inquired about a mortgage and was encouraged to first take out a \$500 microloan – an amount small enough to be manageable – to onboard Greceally with Everence and to build rapport and trust with the institution. After she repaid, the credit union allowed her to borrow a slightly larger amount, later giving her a debt consolidation loan to pay off her high-interest loans from other banks.

By offering resources for members and clients through the credit union and financial consultants, Everence has a variety of solutions to meet anyone at any financial stage.

Thanks to Kevin's advice and her commitment to paying down debt, Greceally's credit score increased, opening the door to homeownership.

This is the kind of story Everence hopes to recreate again and again, by finding opportunities to connect members and their individual needs with the right service or product to help them reach their goals.

CONNECTING THE RIGHT RESOURCES AND KNOWLEDGE

By offering resources for members and clients through the credit union and financial consultants, Everence has a variety of solutions to meet anyone at any financial stage.

For Emily Miller, Member Relations Manager at the Everence Federal Credit Union branch in Mount Joy, Pennsylvania, it's important to not only have the right resources to help with members' unique needs, but also the right training and knowledge to help them find the right service.

Emily recently received the Certified Credit Union Financial Counselor designation, and like Kevin, she has been specially trained to help members with what the credit union has to offer, and in some cases, refer them to a financial consultant.

"When having conversations with people, I know what to look for and what to ask to ensure that I understand the best way that we can help them," she said.

While Emily has helped consolidate loans by working with members and financial planners, she has also worked with members who approach Everence with a financial surplus and who may be at a different stage in their life – and may need a different set of services.

"We have worked very closely with a handful of clients to figure out how to maximize the equity in their home or the action steps they need to take to achieve that," she said, adding that she's helped connect members who are planning to get into a retirement home.



She often meets clients and members who have enough to live comfortably, but don't yet have the direction to invest or make charitable gifts.

"As the financial experts, it's our responsibility and our duty to ensure that we are walking alongside people at any life stage," she said. "So, when the opportunity or the availability of a retirement home comes up, not only are people prepared, but they have the action steps figured out and know how to handle the change."

Everence Federal Credit Union is training at least one staff member in every branch to become a Certified Credit Union Financial Counselor. The goal is to have a staff member with the certification in each branch to work with members at any life stage.

A SOLID FOUNDATION

Diana Voth, Vice President of Member Engagement and Impact for EFCU, has been spearheading the financial wellness initiatives at the credit union. In addition to increasing trained staff who can identify ways to find solutions tailored for their members, Diana

said Everence Federal Credit Union is in the process of creating curriculum and resources to help members no matter where they are on their financial journey.

"Our new mission statement states: Together, we empower financial well-being for faith-inspired living," she said. "At Everence, we think it's important to help our members get to a place where they can meet their financial needs and feel good about their financial future."

The goal is to ensure anyone who walks into an Everence office has all their basic needs – in terms of financial knowledge – met in a way that allows them to achieve financial well-being. The credit union also works to provide different banking products and services for people, letting them make the choice that's best for them.

"We want to provide our members whatever product or service they ask for, but we want to make sure what we're offering is the most helpful thing for them as well," Diana said. "They might not know what options they have when it comes to their finances. With the Certified Credit Union

Financial Counselor designation, our staff have the knowledge to get people started on a good, solid foundation. And when they're ready, we help them take the next step to reach their financial goals – like referring them to an Everence financial planner."

Greceally said that in working with Kevin, she was able to take a step back and learn things no one else had taught her about personal finances, like how to improve a credit score, or how to spot a predatory lender.

"When I started working with [Everence], I learned about being disciplined, punctual and responsible about my payments," she said.

With the help of Everence, Greceally was able to consolidate \$20,000 of debt, which significantly reduced her monthly payments, boosted her credit score, and provided a path to purchasing a home and car.

"It's important to me to recognize their work; Everence is there, faithfully, to help the community."

Sharon Hernandez is an Editorial Content Specialist at Everence.



Everence helps rebuild through hurricane and wildfire relief

Our commitment to community investment and charitable giving

EVERENCE HELPS: HURRICANE RELIEF

Provided \$200,000 (with more than \$93,000 donated by the Everence community), for nonprofit and humanitarian organizations involved with hurricane recovery and rebuilding efforts.

CALIFORNIA WILDFIRE ASSISTANCE GRANTS PROGRAM

Provided \$3,000 grants to churches in and around Los Angeles County, California, up to \$75,000.

SHARING FUND GRANTS

In 2024, the Everence Sharing Fund distributed \$990,000, with an additional \$1.25 million contributed by churches, helping thousands of families meet basic needs through matching grants from congregations. Churches participating in the Everence Stewardship Partners program can apply for Sharing Fund grants to support attendees and community members.

Learn more at [everence.com](https://www.everence.com).

In response to recent natural disasters, Everence launched two funding initiatives to provide critical support for families and communities impacted by these events.

In October 2024, Everence introduced Everence Helps: Hurricane Relief, a matching gift initiative designed to provide crucial relief for those affected by the 2024 hurricanes in the southeastern United States.

Through the generosity of the Everence community, which includes members, clients, and staff, donations surpassed expectations, with an impressive \$93,924 – an amount that exceeded the original \$50,000 matching gift challenge. This prompted Everence to increase its contribution, resulting in a total of \$200,000 for hurricane relief.

The money raised is directly supporting the ongoing hurricane recovery and rebuilding efforts through the following nonprofit and humanitarian organizations: Brethren Disaster

Ministries, Mennonite Disaster Service, Christian Aid Ministries, Christian Disaster Relief, Church World Service, and Samaritan's Purse.

In January, Everence launched a short-term California Wildfire Assistance Grants program to support immediate relief and long-term recovery efforts. Everence-affiliated churches across southern California received grants of up to \$3,000 as they worked to provide crucial aid to their members and communities. Everence has committed up to \$75,000 to this program.

In addition, churches participating in the Everence Stewardship Partners program can apply for Sharing Fund grants to support attendees and community members. Each year, the **Sharing Fund** helps thousands of families around the country meet basic needs through matching grants from congregations. In 2024, Everence distributed \$990,000 in Sharing Fund grants, with an additional \$1.25 million contributed by churches.





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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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80 years of impact, 80 acts of service

2025 marks 80 years of Everence, and to celebrate, we've embarked on a company-wide initiative to take part in 80 acts of service throughout the year.

With some 400 employees spread out across the United States, this initiative aims to give back to our communities and reflect our ongoing commitment to support our neighbors.

Everence employees across the country have volunteered at local nonprofits such as Mennonite Central Committee, Habitat for Humanity, food pantries, schools, retirement communities and other outreach ministries.

We invite you to celebrate with us by completing your own service work!



Follow along, see more photos and read stories of impact at everence.com/80-years.