



Your mission. Your finances.
Empowering faith-inspired living.

President's letter

2024 ANNUAL REPORT AND 2025 OUTLOOK



*"People plan
their path, but
the Lord secures
their steps."*

– Proverbs 16:9 (CEB)

Dear Friends,

As Everence® celebrates 80 years, we are grateful for the opportunity to help you integrate your faith and values into your financial decisions. Rooted in Christian Anabaptist stewardship principles, our goal is to work together – with you – to empower financial well-being for faith-inspired living.

GROWING WITH PURPOSE

In 2024, we grew to \$7.7 billion in assets under management, reflecting our clients' trust in aligning their financial decisions with their values. This growth underscores the desire of those we serve to work with a financial services company that's focused on purpose, not just profit.

IMPACT THROUGH GENEROSITY

Your generosity through our charitable giving services directed over \$100 million to 4,300 organizations supporting education, faith, and community development. Additionally, through the MyNeighbor credit card program, you generated over \$537,000 to 608 nonprofits, schools, and churches, extending your impact across the country.

SUPPORTING FAMILIES AND COMMUNITIES

In 2024, we united to support families in need. The Sharing Fund provided \$990,000 in grants, matched by \$1.2 million from churches, to help more than 1,000 families. And when hurricanes struck the Southeast, our members, clients, and staff raised \$93,924 for Everence Helps: Hurricane Relief. We matched this, bringing the total contribution to \$200,000 to assist those impacted.

EMPOWERING FINANCIAL WELL-BEING FOR ALL

Through strategic partnerships, we're helping families, individuals, and communities build stronger financial futures. In 2024, we provided \$235,000 in Everence Community Investments lending and \$600,000 in Everence Federal Credit Union lending to support small business owners in Philadelphia. Nationally, the credit union issued \$3.6 million in ITIN mortgage loans, helping families secure stable housing and transportation.

SUPPORTING CHURCH STEWARDSHIP AND ORGANIZATIONAL HEALTH

We launched the reimagined Everence Stewardship Partners program to help churches build strong financial stewardship ministries. We also supported nonprofits and small businesses by providing employee benefits services to 816 organizations, investment and gift management services to 491 organizations, and small business banking services to 2,195 businesses, aligning employee well-being with their missions.

INVESTING IN THE FUTURE

In 2024, we awarded 45 college scholarships to students recognized for their academic achievements and community service. We also provided 15 paid internships, giving college students hands-on experience that supported real business projects and member impact.

CELEBRATING SERVICE AND COMMUNITY

In honor of our 80th anniversary, our staff will unite to complete 80 acts of service in 2025, strengthening our connection with local communities. Your trust and generosity inspire us as we look toward the next chapter of our work together.

Kenneth D. Hochstetler
President and CEO

