EVERENCE COMMUNITY INVESTMENTS

Financial Empowerment Loan

Congratulations on completing your Lacasa class and taking a step toward financial wellness!

Everence Community Investments offers the Financial Empowerment Loan to those who complete a course through our nonprofit partners, like Lacasa. This loan affirms your commitment to growth and responsible money management while supporting the Everence mission to help people integrate faith and values into their financial lives.

Together, we're providing resources and tools to help you build a stronger future for yourself, your family, and your community.

FINANCIAL EMPOWERMENT LOAN DETAILS

- Loan amount: $250 – $2,000
- Interest rate: 10.99% APR[1]
- Term: Up to 18 months
- No application fee

ELIGIBILITY AND REQUIREMENTS

1. Candidates must complete two classes and receive a completion certificate.
   - Completion of "Master Your Money" class.
   - Completion of "Master Your Credit" or "Master Your Debt" class.
2. Must qualify for Everence Federal Credit Union's field of membership. More details on this field of membership at everence.com/banking.
3. Candidates must apply within six months of class graduation.

TO APPLY FOR A FINANCIAL EMPOWERMENT LOAN

Visit our Goshen Everence Federal Credit Union branch at:

1301 College Ave, Goshen, IN 46526 | 574-533-9513 | Mon.–Fri. 8:30 a.m. – 5 p.m.

Bring With You:

- Unexpired completion certificate from approved financial literacy classes
- Valid government-issued photo ID
- Social Security Number or ITIN
- Valid physical mailing address
- A completed Financial Empowerment Loan Application (provided on the back of this sheet)

ABOUT EVERENCE

Everence is a faith-based financial services organization that helps individuals, organizations, and congregations integrate their values with their financial decisions.

Since 1945, we've offered banking, insurance, and investment services designed to strengthen communities and promote stewardship.

Everence®

---

[1]Annual Percentage Rate (APR) based on your credit, collateral, and loan term. Must meet credit and collateral criteria to qualify. Candidates must apply within 6 months of class graduation. Completion of required classes and submission of a valid certificate does not guarantee loan approval; applicants must also meet minimum income and credit requirements as determined by Everence Federal Credit Union.

Loan amounts and terms are subject to applicant qualifications. Maximum term of 18 months. Loans must be applied for individually; no co-applicants are permitted.

Everence Federal Credit Union is federally insured by NCUA.

2260966

Financial Empowerment Loan Application

Please complete this application and return it to Everence Federal Credit Union, 1301 College Ave., Goshen, IN 46526. A valid photo ID, your most recent pay stub, and your Lacasa completion certificates must be submitted with the application. Credit union membership is required to receive this loan and can be established by opening a share savings account with a minimum deposit of $5.

1. Contact information

Name ______________________________ Birth date ______________

Social Security/Tax Identification number ______________________ Email address ______________________

Street address ____

Mailing address *(if different from above)* ____
Street City State ZIP

Primary phone ______________ ☐ cell ☐ home ☐ work Secondary phone ______________ ☐ cell ☐ home ☐ work

For security and identification purposes: Mother's maiden name ______________________ Code word ______________

Employer ______________________________ Employment start date ______________________________

2. Loan request

How much would you like to borrow, from $250 up to $2,000?

Loan amount $______________ Term requested ______________

Purpose of loan ____

Maximum loan term of 18 months. Annual Percentage Rate of 10.99%.

Through an agreement with Lacasa, Everence Federal Credit Union offers qualified applicants a Financial Empowerment Loan of up to $2,000. Loan funds are provided at a competitive interest rate. To be eligible, applicants must be actively employed, meet all eligibility requirements listed on this application, not have any active judgment greater than $5,000, and not be involved in a pending bankruptcy proceeding. By signing this application, the applicant authorizes Everence to obtain a credit report for the purpose of evaluating this loan request and for any update, renewal, or extension of credit received in the future. The applicant also authorizes Everence to use the applicant's credit report information for permissible marketing purposes, including but not limited to loan pre-approvals and determining eligibility for additional services.

X ______________________________ ______________________________
Borrower Signature Date

3. Authorizations, backup withholding information and signature

Disclosures. *By signing below, I agree to the terms and conditions of the Membership and Account Agreement, Truth-in-Savings Rate Sheet, Fee Schedule, and Funds Availability Policy Disclosure, if applicable, and to any amendment the credit union makes from time to time, which are incorporated herein. I acknowledge receipt of a copy of the Agreement and Disclosures applicable to the accounts and services requested herein. If an access card or EFT service is requested and provided, I agree to the terms of and acknowledge receipt of the Electronic Funds Transfer Agreement. The Internal Revenue Service does not require your consent to any provision of the document other than the certifications required to avoid backup withholding.*

Certification, backup withholding information.

Under penalties of perjury, I certify that:

1. The Social Security Number shown above is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and
3. I am a U.S. person (including a U.S. resident alien).

Instructions: You must cross out number 2 above if you have been notified by the IRS that you are currently subject to backup withholding. Cross out number 3 above and complete Form W-8 BEN if you are not a U.S. person.

X ______________________________ ______________________________
Borrower Signature Date

Everence Federal Credit Union
2160 Lincoln Highway E., Ste. 20
Lancaster, PA 17602-1150
everence.com
Toll-free: 800-451-5719
F: 717-735-8331
infocu@everence.com

For credit union use only
Member number ______________
Loan repayment begins ______________