Loan rates

Everence Federal Credit Union

November 1, 2026

VEHICLE & PERSONAL

	Auto/motorcycle loans[1]					Recreational vehicle loans	Personal loans
	New – 4 years old	New – 4 years old	New – 4 years old	Older than 4 years	Older than 4 years	—	—
Term	Up to 60 months	72 months	84 months	Up to 60 months	72 months	Up to 60 months	Up to 60 months
Rate (%)	4.740	5.240	5.740	5.740	6.240	8.740	9.990

	Personal line of credit	Saving-secured loan	Certificate-secured loan	MyNeighbor Mastercard credit card	Student loan: new student fixed rate	Student loan: consolidation fixed rate
Rate (%)	9.490	Savings rate + 3.000	Certificate rate + 3.000	8.900	Visit everence.com/student-loans for current rate	Visit everence.com/student-loans for current rate

REAL ESTATE LOANS

	10-year home equity loan[3,4]	15-year home equity loan[3,5]	20-year home equity loan[3,6]	Interest only home equity line of credit[2,3]	15-year fixed rate mortgage	30-year fixed rate mortgage
Rate (%)	6.490%	6.740%	7.240%	3.990% intro rate for 6 months; as low as 6.74% thereafter	Contact us for details	Contact us for details

	Adjustable rate mortgage 5/1	Adjustable rate mortgage 5/5	Adjustable rate mortgage 7/1	Adjustable rate mortgage 10/10
Rate (%)	Contact us for details	Contact us for details	Contact us for details	Contact us for details

BUSINESS & CHURCH LOANS

Everence Federal Credit Union has several kinds of business loans available to members:

- Loans and lines of credit for business, agriculture, commercial, and corporate operating expenses, fixtures, equipment, and real estate.
- Letters of credit for business purposes.
- Loans and lines of credit to churches and church-related nonprofit organizations.
- Call 800-451-5719 for more information.

STUDENT LOANS

Everence Federal Credit Union participates in the LendKey private student loan program.

Call 800-451-5719 for more information, or visit everence.lendkey.com.

Everence®

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DISCLOSURES

Rates subject to credit score, loan program, loan to value ratio and/or collateral type. Rates may change without prior notice. Terms, costs and conditions subject to change without prior notice. Applications subject to approval.

[1] Receive a 0.50% interest rate discount on your auto loan when you finance the purchase of an electric or hybrid vehicle and communicate to your loan officer.

[2] 3.990% introductory APR applies for 6 months; thereafter a variable APR applies. The maximum APR is 18%. Minimum $10,000 in new money required to qualify for promotional rate. A promotional rate may not be applied to a refinance of a HELOC secured by the same property if a promotional rate was applied within the previous 24 months.

[3] Closing costs vary depending on loan amount, appraisal requirements, and property location. Everence Federal Credit Union will provide a closing credit of $350 that will be applied at the time of loan closing. If closed within the first 24 months, the credit will be charged at payoff. Property Insurance required.

[4] Sample term: If you borrow $25,000 at 6.490% for a 10-year term your estimated monthly payment may be $283.77 plus insurance and taxes.

[5] Sample term: If you borrow $25,000 at 6.740% for a 15-year term your estimated monthly payment may be $221.13 plus insurance and taxes.

[6] Sample term: If you borrow $25,000 at 7.240% for a 20-year term your estimated monthly payment may be $197.49 plus insurance and taxes.

REAL ESTATE LOAN RATES

Not quoted as APR; discount points and closing costs may be applicable.

EQUAL HOUSING LENDER

Federally insured by NCUA.
Equal housing lender.