

# Loan rates

Everence Federal Credit Union

January 1, 2025

## VEHICLE & PERSONAL

Term	Auto/motorcycle loans					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	—	—
	Up to 60 months	72 months	84 months	Up to 60 months	72 months	Up to 60 months	Up to 60 months
Rate <sup>1</sup> (%)	5.990	6.490	6.990	6.990	7.490	8.740	9.990

Rate (%)	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
	9.490	Savings rate + 3.000	Certificate rate + 3.000	8.900	Visit <a href="http://everence.com/student-loans">everence.com/student-loans</a> for current rate	Visit <a href="http://everence.com/student-loans">everence.com/student-loans</a> for current rate

## REAL ESTATE LOANS

10-year home equity loan <sup>1,3,4</sup>	15-year home equity loan <sup>1,3,5</sup>	20-year home equity loan <sup>1,3,6</sup>	Interest only home equity line of credit <sup>1,2</sup>	15-year fixed rate mortgage <sup>1</sup>	30-year fixed rate mortgage <sup>1</sup>
6.990%	7.240%	7.740%	5.490% intro rate for 12 months; as low as 7.24% thereafter	Contact us for details	Contact us for details

Adjustable rate mortgage 5/1 <sup>1</sup>	Adjustable rate mortgage 5/5 <sup>2</sup>	Adjustable rate mortgage 7/1 <sup>1</sup>	Adjustable rate mortgage 10/10 <sup>2</sup>
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](http://everence.lendkey.com).

### Loan rates anticipated for 2025, quarter 1

<sup>1</sup> Rates subject to credit score, loan program, loan-to-value ratio and/or property type.

<sup>2</sup> 5.490% introductory APR applies for 12 months; thereafter a variable APR applies. The maximum APR is 18%.

<sup>3</sup> Minimum \$10,000 in new money required to qualify for promotional rate. Closing costs range between \$229.05-\$1,029.05 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 the home equity line of credit is closed within the first 24 months, the credit will be charged at payoff. Property Insurance required. Terms, costs and conditions subject to change without prior notice. Applications subject to approval.

<sup>4</sup> Sample term: If you borrow \$25,000 at 6.990% APR for a 10-year term your estimated monthly payment may be \$290.14 plus insurance and taxes.

<sup>5</sup> Sample term: If you borrow \$25,000 at 7.240% APR for a 15-year term your estimated monthly payment may be \$228.07 plus insurance and taxes.

<sup>6</sup> Sample term: If you borrow \$25,000 at 7.740% APR for a 20-year term your estimated monthly payment may be \$205.08 plus insurance and taxes.

**Change:** All rates are subject to change at any time without prior notice.

### REAL ESTATE LOAN RATES

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



Federally insured by NCUA.  
Equal housing lender.