Everence

Loan Rates

Everence Federal Credit Union

December 1, 2013

[Last rate revision –December 1, 2013]

VEHICLE & PERSONAL		
	term	*rate*
Vehicle loans		
New – 2 years old	36 months	2.49%[1]
	48 months	2.49%[1]
	60 months	2.49%[1]
	72 months	3.49%[1]
3 – 5 years old	36 months	2.99%[1]
	48 months	2.99%[1]
	60 months	2.99%[1]
6 – 8 years old	36 months	3.99%[1]
	48 months	3.99%[1]
	60 months	3.99%[1]
Older than 8 years	36 months	4.99%[1]
	48 months	4.99%[1]
	60 months	4.99%[1]
Personal loans	12 months	7.99%[2]
	24 months	7.99%[2]
	36 months	7.99%[2]
	48 months	7.99%[2]
	60 months	7.99%[2]
Personal Line of Credit		7.90%[2]
Saving-secured		5.90%
Certificate-secured		certificate rate + 3.00%
Faith Community Loan		call
Visa credit card		8.90%[5]

[1]Rate increases 0.5% if loan is not on automatic payment and increases a minimum of 0.5% if collateral requirements are not met. Additional increases subject to credit scores. 72 month term subject to a minimum loan amount of $15,000 and FICO score of at least 680.

[2]Rate increases 0.5% if loan is not on automatic payment. Additional increases subject to credit scores.

[3]Rates subject to credit score, loans program, and loan-to-value ratio.

[4]More than 150 different fixed rate real estate loan products (investment, construction, jumbo, balloon, and stated income / assets) available; call for details.

[5]Rates subject to credit score.

[6]Maximum term of 1 year

Real estate loan rates: not quoted as APR; discount points and closing costs may be applicable.

Late payment fees:

Consumer: 5% of payment after 10 days overdue; minimum fee of $15, maximum of $100

Real estate: 5% of payment after 15 days overdue; minimum fee of $10, maximum of $100

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

(800) 451-5719

Federally insured by NCUA

REAL ESTATE LOANS						
	5 years	*10 years*	*15 years*	*20 years*	*25 years*	*30 years*
Home equity[3]	**3.99%**	**4.49%**				
Home equity line of credit[3]		**4.99%**	**4.49%**	**3.49%**		
Adjustable rate 1/1[3]			**4.50%**	**4.50%**	**4.50%**	**4.50%**
Adjustable rate 3/3[3]			**4.75%**	**4.75%**	**4.75%**	**4.75%**
Adjustable rate 5/5[3]			**5.00%**	**5.00%**	**5.00%**	**5.00%**
Conventional fixed rate[3,4]		**call**	**call**	**call**	**call**	**call**
Real Estate Swing/Bridge Loan[3,6]	**call**	**call**	**call**	**call**	**call**	**call**

BUSINESS LOANS

Everence Federal Credit Union has several different 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 non-profit organizations.
- Call (800) 451-5719 for information.

STUDENT LOANS

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

Call (800) 451-5719 for more information, or visit www.everence.com.