How we help

Save and invest

- Banking services
- Socially responsible investments
- Mutual funds
- Mortgage lending
- Annuities
- Financial consultations

Live responsibly

- Life insurance
- Health plans for all ages
- Long-term care insurance
- Disability insurance
- Trust services and administration
- Estate strategies
- Retirement strategies

Give generously

- Charitable giving plans
- Life income and estate gift plans
- Gifts of complex appreciated assets
- Volunteer time and talent

Grow and thrive

- Educational events
- Books and videos on stewardship issues
- Sharing Fund grants
- Debt and credit counseling

Build your business or organization

- Employee benefits
- Asset and gift management
- Business succession planning

All products not available in all states (Investments are not NCUA insured, may involve loss of principal, and have no credit union guarantee.)

Welcome

based on the idea that it is possible to incorporate your faith and values with your decisions about money. We do this to follow the biblical instruction to be

In an era when confidence in financial institutions is waning, many of our





Tending the vine

Trusted financial services rooted in faith and values

Everence helps individuals, organizations and congregations integrate finances with faith through a national team of advisors and representatives. Everence offers banking, insurance and financial services with community benefits and stewardship education.

Everence is a ministry of Mennonite Church USA and other churches

Everence

1110 N. Main St. P.O. Box 483 Goshen, IN 46527 (800) 348-7468 (574) 533-9511

www.everence.com



Everence offers banking products that are federally insured. We also offer securities and other products that are not federally insured and are subject to loss of principal.

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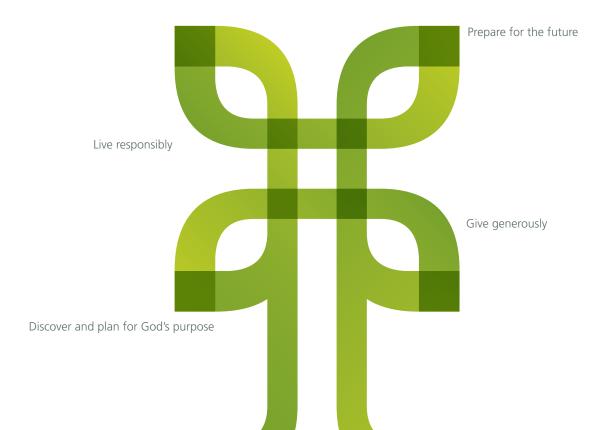
Let's grow together

Becoming an effective steward is a lifelong journey – a journey made easier when you join a community of mutually supportive people dedicated to the same ideal.

As shown in the illustration, the Everence experience begins by asking you to consider your faith and values. What is at the root of your life? How do you use your gifts to care for yourself and your family, and to make the world a better place?

Your Everence professional can help you with a completely confidential and customized stewardship process. We will show you how to grow spiritually and financially from the values that form the root of your life. Imagine:

- A loan program with special rates to make your home more energy efficient or to buy a fuel-efficient car.
- Saving for your children's education while providing micro-loans to small business people around the world.



Faith and values

We believe in a God of abundance. There is enough for all if we manage our gifts effectively. A holistic view understands that there are many facets to stewardship – managing our time, talent, money, relationships and health. All of the facets are interconnected and all have their roots in faith and values.

We can help you discover a fuller life of stewardship. Envision:

- An investment program that improves housing in low-income communities.
- Fixed annuities that use a portion of the invested money to build churches.
- Health insurance that extends coverage up to 12 months at no cost in the event of the death of a spouse.

Be part of the community

Being part of a community gives you the chance to do things you could never do as effectively on your own. You can:

- Save for retirement and use your invested funds to speak to companies about corporate responsibility.
- Protect your family and help your neighbors in need.
- Pay your bills electronically and support relief efforts in the United States and abroad.

The people of Everence are here to help. We use traditional tools (like savings accounts, life insurance, and investments), but incorporate tailored features that support your values.

In addition, special tax benefits and profit tithing allow Everence to help people in need in your community at no extra cost to you. Plus, members of the Everence community can enjoy unique benefits, like free budget, debt, and mortgage counseling; special discount programs; and financial support to write or update a will.

Start your journey

It's easy to become part of the Everence community. Contact an Everence representative who can begin the conversation to integrate your values and your money decisions. Visit our website at everence.com or call (800) 348-7468 to find the Everence representative in your area.

Serve one another with whatever gift each of you has received. – 1 Peter 4:10b

