

Welcome to Everence

In the Everence community, membership is a benefit. Not only do you get help from others who are also integrating faith and values, but you get tools that can help you stretch your dollars and make the most of the gifts you've been given.

Community benefits

Becoming an effective steward is a life-long endeavor. When joining with people who share your beliefs, you can all grow together in new ways.

Ownership of an Everence product or service not only provides you with benefits, but gives you the chance to do things for others in ways you may never have the opportunity to do as effectively on your own. And that helps us all.

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
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www.everence.com



Membership benefits

We are all intertwined

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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Benefits for your community

As a member of the Everence community, you can have a much farther reach than you might otherwise.

Special tax benefits and profit tithing allow you, through Everence, to help people in need in your community and in our world. Some of the benefits you provide as a result of your membership:

- **Budget and debt counseling**

Free, confidential counseling from a certified credit counselor through LSS Financial Counseling for you and others

- **Everence Sharing Fund**

In partnership with your congregation or chapter, the Sharing Fund provides matching grants to help meet financial needs in your church and community. (Accessible through your congregation's Everence advocate or through your local chapter.)

- **Church mortgage loans**

Loans made to churches and other church-related agencies are funded, in part, by a portion of annuity deposits.

- **Stewardship investing**

Financial decision making motivated and informed by faith. Key parts of the Everence philosophy are: company screening, shareholder advocacy and community development investing.

Benefits for you

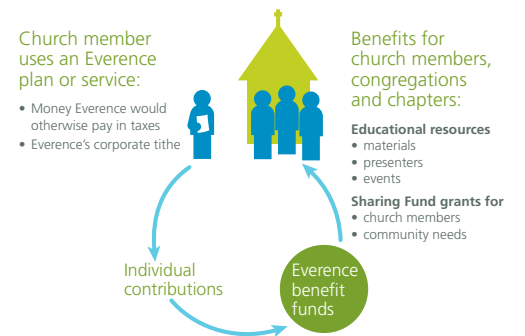
Not only can you help provide benefits to others through the Everence community, you can also receive benefits. Through Everence membership you get to:

- Enjoy three issues yearly of Everence's member magazine, *Everyday Stewardship*.
- Receive a \$1,000 accidental death benefit. (This benefit is available to fraternal members who are under age 70 and who live in these states: AZ, CA, CO, DE, FL, IA, ID, IL, IN, KS, MD, MI, MN, MT, NE, OH, OK, OR, PA, SD, VA, WA.)
- Take advantage of free budget and debt counseling.
- Apply for Everence College Scholarships (you and your dependents).
- Access "Smart Option" student loans (with credit union membership).
- Create or update a will and receive a rebate of up to \$50 (once every five years).
- Enjoy prescription drug discounts through Everence health plans.
- Receive free Everence health coverage for insured family members for one year if the policy owner dies.

- Go green and enjoy home equity (0.5 percent) and vehicle loan (1 percent) discounts at Everence Federal Credit Union.
- Save on printing and office supplies at Office Depot. Coming 2011, visit our website for details.
- Hear what you're missing – and save through EPIC hearing aid discounts.
- Participate in Everence chapter activities with others who share your values.

If you have questions about how to access your benefits, contact your Everence representative: call (800) 348-7468, or visit the Everence Community pages at Everence.com. Enjoy the benefits of belonging.

The cycle of how members and individuals help others through Everence.



Contact us about full benefit descriptions since limitations apply. Everence reserves the right to modify these benefits in the future. We are continually updating and improving these benefits, but they are not guaranteed.