



EVERENCE COMMUNITY INVESTMENTS

Financial Empowerment Loan

Congratulations on completing your Lacasa class and taking a step toward financial wellness!

Everence Community Investments offers the Financial Empowerment Loan to those who complete a course through our nonprofit partners, like Lacasa. This loan affirms your commitment to growth and responsible money management while supporting the Everence mission to help people integrate faith and values into their financial lives.

Together, we're providing resources and tools to help you build a stronger future for yourself, your family, and your community.

FINANCIAL EMPOWERMENT LOAN DETAILS

- Loan amount: \$250 – \$2,000
- Interest rate: 10.99% APR¹
- Term: Up to 18 months
- No application fee

ELIGIBILITY AND REQUIREMENTS

1. Candidates must complete two classes and receive a completion certificate.
 - Completion of "Master Your Money" class.
 - Completion of "Master Your Credit" or "Master Your Debt" class.
2. Must qualify for Everence Federal Credit Union's field of membership.
More details on this field of membership at everence.com/banking.
3. Candidates must apply within six months of class graduation.

TO APPLY FOR A FINANCIAL EMPOWERMENT LOAN

Visit our Goshen Everence Federal Credit Union branch at:

1301 College Ave, Goshen, IN 46526 | 574-533-9513 | Mon.–Fri. 8:30 a.m. – 5 p.m.

Bring With You:

- Unexpired completion certificate from approved financial literacy classes
- Valid government-issued photo ID
- Social Security Number or ITIN
- Valid physical mailing address
- A completed Financial Empowerment Loan Application (provided on the back of this sheet)

ABOUT EVERENCE

Everence is a faith-based financial services organization that helps individuals, organizations, and congregations integrate their values with their financial decisions.

Since 1945, we've offered banking, insurance, and investment services designed to strengthen communities and promote stewardship.



Everence®

¹Annual Percentage Rate (APR) based on your credit, collateral, and loan term. Must meet credit and collateral criteria to qualify. Candidates must apply within 6 months of class graduation. Completion of required classes and submission of a valid certificate does not guarantee loan approval; applicants must also meet minimum income and credit requirements as determined by Everence Federal Credit Union.

Loan amounts and terms are subject to applicant qualifications. Maximum term of 18 months. Loans must be applied for individually; no co-applicants are permitted.

Everence Federal Credit Union is federally insured by NCUA.