



Contact your HR team to get started.



**Everence Federal Credit Union**

2160 Lincoln Hwy East

Suite 20

Lancaster, PA 17602

800-451-5719

ESLNational@everence.com

## Borrow now and prepare for tomorrow

Get the money you need now while  
creating tomorrow's financial security



**MENNONITE  
VILLAGE**



*Everence offers credit union services that are federally insured by NCUA.*

## We've all experienced it

The furnace goes out, your car needs repairs, an unexpected medical bill comes up. Whatever the situation, our small-dollar loan is a smarter way to help with events that require more cash than you might have available.

- Loans from \$250 to \$1,000
- Annual Percentage Rate of 15.99%
- Repayment terms starting at 90 days up to one year
- Repayment through payroll deductions

## Compare rates, fees and features

<b>\$500 Employer-sponsored loan</b>	<b>\$500 Payday lender loan</b>
15.99% APR* with no application fee	Fees and interest equal to \$15 per every \$100 borrowed every 14 days
Total fees and interest for 90 days is \$513.38	Total fees and interest for 90 days is \$982.14
Builds borrower's credit score	Does not build borrower's credit score
Strengthens savings for the future	Does not build savings

\*APR: Annual Percentage Rate

## Quick, easy and helpful

Stop paying predatory rates and fees. The employer-sponsored loan is repaid through your paycheck, building your credit with each payment.

Once the loan is paid off, the payroll deductions continue as direct deposits into your Everence savings account to help you meet future unexpected financial needs with confidence.

To qualify you will need:

- Current employment in good standing for at least 12 months
- Valid photo ID
- Most recent paystub
- No active judgment greater than \$5,000 or pending bankruptcy
- To establish a payroll deduction

