

Your partner in faithful stewardship

Everence knows stewardship is one of the prime challenges of life. Becoming an effective steward is a learning experience. That's why Everence is committed to providing financial counseling so you can better integrate your faith and values with your financial decisions.

Benefits

Whether you're struggling with money management, are in financial crisis, or need to learn more about financial issues, the free and confidential budget and debt counseling services offered through Everence provide you with:

- Advice on how to become a more faithful steward.
- Private and confidential sessions.
- Relief from financial distress.
- Anticipation of a better tomorrow.
- Renewed self-confidence and self-esteem.

Imagine what your life could be like if you could stop worrying about money. Why wait? Take control of your finances today.

Call now, toll free: (877) 809-0039.
Learn more at Everence.com or Conquyourdebt.org.

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



Take control of your finances

Budget and debt counseling sponsored by Everence

Everence offers credit union services that are federally insured by NCUA. Investments and other products are not NCUA or otherwise federally insured, may involve loss of principal and have no credit union guarantee. All products are not available in all states.

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Don't let your money control you

Money is powerful stuff. You can choose to control it, or it will control you. Do you:

- Live paycheck to paycheck?
- Spend more than you earn?
- Feel trapped in a cycle of debt?
- Feel thrown off balance financially because a crisis is sapping your resources?

Or, perhaps you feel somewhat in control now, but wonder if:

- Your spending choices and budget make sense.
- You can improve your credit score.
- You can afford to buy a house or raise children.

If you see yourself in any of these situations, consider Everence sponsored budget and debt counseling. This service is provided at no cost and provides reliable faith-based financial counseling you can count on.



No matter where you are, it's never too late to get the budget and debt counseling you need. What matters most is what you do next.

Get the help you need when you need it

You can count on this service to give you the financial education you need to make smart decisions about your money management.

You can receive up to six free and confidential counseling sessions from a certified consumer credit counselor for these financial issues:

- Money management and budgeting.
- Credit reports and improving credit scores.
- Debt repayment options and debt management plans.*
- Preventing and resolving identity theft.
- Mortgage foreclosure and/or predatory lending.
- Home buying readiness and mortgages.
- Bankruptcy** consequences and alternatives.
- Student loan issues.
- Vehicle loan issues.

Your sessions may provide:

- An objective assessment of your situation.
- A detailed budget and review of income, spending, assets and debts.
- A personal action plan with resources and coaching to help you resolve financial issues.

*Debt Management Plan (DMP) services are not covered by this agreement. Clients who opt to pursue a DMP with LSS Financial Counseling will be responsible to pay a monthly service fee (9% of the monthly payment to creditors, to a maximum of \$50).

**Bankruptcy Pre-Filing Counseling or Bankruptcy Pre-Discharge Education as required through law for those filing bankruptcy is also not covered by this agreement. Clients must self-pay for those services either at LSS Financial Counseling or other EOUST-approved agencies as part of the filing process.

Make an investment in your future

Everence wants to help you build a firm financial foundation for your future. We have partnered with Lutheran Social Services (LSS) Financial Counseling of Minnesota to provide free financial counseling on a variety of basic financial issues. LSS is one of the nation's leading consumer credit counseling agencies and has a 20-year history of successfully providing assistance on a wide range of financial issues.



Phone-based counseling: How it works

1. Call toll free (877) 809-0039 between 9 a.m. and 6 p.m. (EST) to set up a telephone appointment with a certified LSS financial counselor. The phone will be answered, "LSS Financial Counseling offered by Everence."
2. Discuss your issues with your LSS counselor. Depending on your situation you may receive immediate advice, or an action plan may be designed specifically for you.
3. You are eligible to receive up to a total of six appointments if you need them.