



# Savings Rates

## Share Account\*

	APR	APY
<b>Share Savings</b> (Includes Holiday & Vacation Savings)	0.45%	0.45%
<b>IRA Share Savings</b> (Includes Traditional, Roth & Education)	1.19%	1.20%

## Share Draft Checking\*

	APR	APY
(No minimum balance; no monthly or per item fees)	.25%	.25%

## Money Market Share Account\*\*

Account Balance	APR	APY
<b>\$75,000 and above</b>	1.04%	1.05%
<b>\$20,000 to 74,999.99</b>	0.80%	0.80%
<b>\$2,500 to \$19,999.99</b>	0.55%	0.55%

## Monthly Dividend Certificate\*

(\$5,000 minimum balance required)

Type & Term	APR	APY
<b>24 Months</b>	2.33%	2.35%

## Share Certificate\*\*\*

(\$500 minimum balance required)

Type & Term	APR	APY
<b>3-5 Months</b>	1.10%	1.10%
<b>6-11 Months</b>	1.59%	1.60%
<b>12-17 Months</b>	1.99%	2.00%
<b>18-23 Months</b>	2.08%	2.10%
<b>24-35 Months</b>	2.18%	2.20%
<b>36-47 Months</b>	2.58%	2.60%
<b>48-59 Months</b>	2.87%	2.90%
<b>60 Months</b>	2.97%	3.00%

## Traditional, Roth, SEP & Education IRA Certificate\*\*\*

(\$1,000 minimum balance required)

Type & Term	APR	APY
<b>12-17 Months</b>	2.08%	2.10%
<b>18-23 Months</b>	2.18%	2.20%
<b>24-35 Months</b>	2.28%	2.30%
<b>36-47 Months</b>	2.67%	2.70%
<b>48-59 Months</b>	2.97%	3.00%
<b>60 Months</b>	3.06%	3.10%

\*Computed daily from the day of deposit to the day of withdrawal, paid and compounded monthly.

\*\*Computed daily from the day of deposit to the day of withdrawal, compounded daily and paid monthly.

\*\*\*Computed daily from the day of deposit to the day of withdrawal, paid and compounded quarterly.

## Compare Our Rates & Earn More

	Savings	Checking	MMA	1 Yr CD****	5 Yr CD****
<b>Library of Congress FCU</b>	<b>0.45% APY</b>	<b>0.25% APY</b>	<b>1.05% APY</b>	<b>2.00% APY</b>	<b>3.00% APY</b>
Bank of America	0.10% APY	0.05% APY	0.15% APY	0.40% APY	2.26% APY
BB&T	0.05% APY	0.02% APY	0.10% APY	0.50% APY	1.45% APY
Chevy Chase FSB	0.05% APY	0.05% APY	0.20% APY	0.55% APY	2.25% APY
M & T Bank	0.05% APY	0.01% APY	1.49% APY	0.50% APY	0.75% APY
PNC Bank	0.05% APY	0.05% APY	0.10% APY	0.60% APY	3.00% APY
SunTrust Bank	0.05% APY	0.05% APY	0.02% APY	0.40% APY	1.06% APY

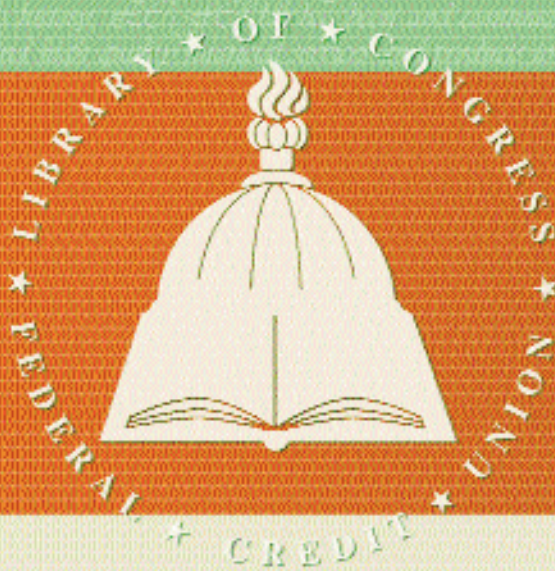
\*\*\*\*LCFCU offers IRA Certificate rates which exceed these stated rates. Comparison rates are based on data retrieved from DATATRAC and are provided as of February 19, 2010. Rates are subject to change without notice.



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the National Credit Union Administration, an agency of the United States Government. Your IRA funds are separately insured up to \$250,000 by the NCUA.



We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.



# Loan Rates

## PERSONALIZED LENDING

### Vehicles, New and Used Annual Percentage Rate\*

Autos, trucks, SUVs, motorcycles, boats, RVs and motorhomes  
Up to 144 months **3.65% - 16.65%\*\***

### Second Chance Refinance

Refinance your new vehicle currently financed at another institution at our competitive rates.  
Up to 144 months **3.65% - 16.65%\*\***

### MAPS (lease-alternative vehicle financing)

Up to 60 months **5.15% - 18.00%\*\***

### Personal Annual Percentage Rate\*

Unsecured loans for education, home improvements, taxes, debt consolidation and other purposes  
Up to \$50,000 for as long as 60 months **7.90% - 18.00%\*\***

### MAX Line of Credit Annual Percentage Rate\*

Up to \$10,000 **6.25% - 14.45%**  
*(Rates may adjust quarterly)*

\*Your Personalized Lending credit decision will be based on your overall credit worthiness.

\*\*Personal, Vehicle and FHA Home Improvement rates may be eligible for discounts based on the following criteria:

Eligible Discount Criteria	Rate Discount
Direct Deposit of Net Check	<b>.25% APR</b>
Payroll Payment or Automatic Transfer	<b>.25% APR</b>
\$20,000 balance in Savings, Money Market or Share Certificates	<b>.25% APR</b>
Internet Loan Application	<b>.25% APR</b>

Maximum rate discount on any individual loan is .50%. At no time will the rate combined with applicable discounts go below the designated floor rate.

Loan Payment Protection plans are available for all loans at a nominal cost. This coverage is not required to qualify for any loan.



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## REAL ESTATE

### First Mortgage Annual Percentage Rate

3-Year Adjustable, No Points  
15-Year term **3.75%**  
30-Year term **4.00%**  
  
Fixed Rate, 5/1 & 7/1 *(Call for daily rates and terms)*

### Second Trust Annual Percentage Rate

Fixed Rate (90% appraised value less first trust)  
60 months **5.25%**  
120 months **6.25%**  
180 months **6.50%**

### Home Equity Line-of-Credit Annual Percentage Rate

up to 80% of value \$100,000 plus **Prime<sup>†</sup>**  
up to 90% of value up to \$100,000 **Prime<sup>†</sup>**  
up to 100% of value up to \$50,000 **Prime<sup>†</sup> + 2**

<sup>†</sup>Wall Street Journal current prime rate  
*(At no time will the rate go below the designated floor rate of 4.00% APR)*

### FHA Home Improvement Annual Percentage Rate

Up to \$7,500  
36 months **7.50%\*\***  
48 months **8.00%\*\***  
60 months **8.50%\*\***

## OTHER LOANS

### VISA Credit Card Annual Percentage Rate

Purchases **9.75%**  
Cash Advance **8.75%**

### StretchPay Annual Percentage Rate

PayDay Alternative **18.00%**

### Savings Secured Annual Percentage Rate

Share 60 Months (to balance) **Dividend Rate + 3.00%**  
Certificate Term (to balance) **Dividend Rate + 3.00%**

APR = Annual Percentage Rate

All rates are subject to change without notice



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