



Savings Rates

Share Account*

| | APR | APY |
|--|-------|-------|
| Share Savings (Includes Holiday & Vacation Savings) | 0.15% | 0.15% |
| IRA Share Savings (Includes Traditional, Roth & Education) | 0.65% | 0.65% |

Share Draft Checking*

| | APR | APY |
|---|-------|-------|
| (No minimum balance; no monthly or per item fees) | 0.10% | 0.10% |

Money Market Share Account**

| Account Balance | APR | APY |
|-------------------------------|-------|-------|
| \$75,000 and above | 0.40% | 0.40% |
| \$20,000 to 74,999.99 | 0.30% | 0.30% |
| \$2,500 to \$19,999.99 | 0.20% | 0.20% |

Monthly Dividend Certificate*

(\$5,000 minimum balance required)

| Type & Term | APR | APY |
|------------------|-------|-------|
| 24 Months | 1.14% | 1.15% |

Share Certificate***

(\$500 minimum balance required)

| Type & Term | APR | APY |
|---------------------|-------|-------|
| 3-5 Months | 0.25% | 0.25% |
| 6-11 Months | 0.55% | 0.55% |
| 12-17 Months | 0.85% | 0.85% |
| 18-23 Months | 1.00% | 1.00% |
| 24-35 Months | 1.09% | 1.10% |
| 36-47 Months | 1.29% | 1.30% |
| 48-59 Months | 1.64% | 1.65% |
| 60 Months | 1.94% | 1.95% |

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

(\$1,000 minimum balance required)

| Type & Term | APR | APY |
|---------------------|-------|-------|
| 12-17 Months | 0.95% | 0.95% |
| 18-23 Months | 1.09% | 1.10% |
| 24-35 Months | 1.19% | 1.20% |
| 36-47 Months | 1.39% | 1.40% |
| 48-59 Months | 1.74% | 1.75% |
| 60 Months | 2.04% | 2.05% |

*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**** |
|--------------------------------|------------------|------------------|------------------|------------------|------------------|
| Library of Congress FCU | 0.15% APY | 0.10% APY | 0.40% APY | 0.85% APY | 1.95% APY |
| Bank of America | 0.05% APY | 0.05% APY | 0.08% APY | 0.10% APY | 0.96% APY |
| Capital One Bank | 0.05% APY | 0.40% APY | N/A | 0.20% APY | 1.00% APY |
| PNC Bank | 0.01% APY | 0.01% APY | 0.10% APY | 0.25% APY | 1.10% APY |
| Citibank | 0.05% APY | 0.01% APY | 0.05% APY | 0.25% APY | 1.01% APY |

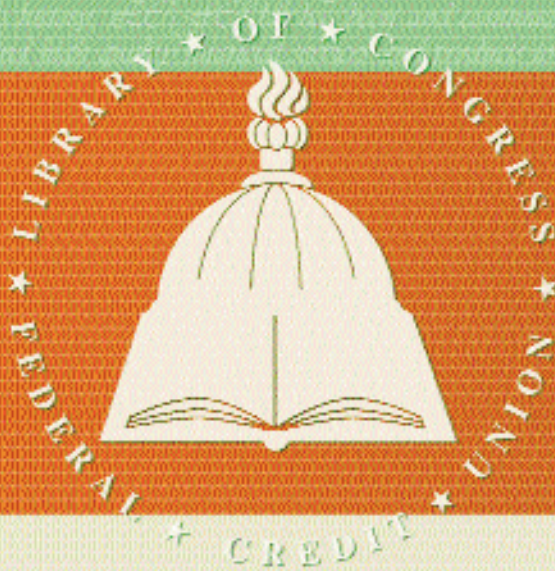
****LCFCU offers IRA Certificate rates which exceed these stated rates. Comparison rates are based on data retrieved from DATATRAC and are provided as of January 27, 2012. Rates are subject to change without notice.



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 **2.50% - 15.75%****

Second Chance Refinance
Refinance your new vehicle currently financed at another institution at our competitive rates.
Up to 144 months **2.50% - 15.75%****

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 **7.80% - 17.90%****

MAX Line of Credit Annual Percentage Rate*

Up to \$10,000 **5.50% - 13.70%**
(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

| | |
|--------------------------------|------------------|
| When you sign up or use: | |
| Free Checking w/Direct Deposit | 0.25% APR |
| Free eStatements | 0.25% APR |
| Visa Credit Card | 0.25% APR |

Maximum rate discount on any individual loan is **0.50%**. 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.



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.

REAL ESTATE

First Mortgage Annual Percentage Rate

3-Year Adjustable, No Points *(Call for daily rates and terms)*

Fixed Rate, 5/1 & 7/1 *(Call for daily rates and terms)*

Second Trust Annual Percentage Rate

| | |
|--|--------------|
| Fixed Rate <i>(90% appraised value less first trust)</i> | |
| 60 months | 4.75% |
| 120 months | 5.75% |
| 180 months | 6.00% |

Home Equity Line-of-Credit Annual Percentage Rate

| | | |
|--------------------------------------|-----------------|--|
| Six - Month Introductory Rate | | |
| up to 80% of value | \$100,000 plus | Prime[†] + 0 |
| up to 90% of value | up to \$100,000 | Prime[†] + 0[†] |
| up to 100% of value | up to \$50,000 | Prime[†] + 0 |

[†]Wall Street Journal current prime rate

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 <i>(to balance)</i> | Dividend Rate + 3.00% |
| Certificate Term <i>(to balance)</i> | Dividend Rate + 3.00% |

APR = Annual Percentage Rate
All rates are subject to change without notice



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