**Share Account***

<table>
<thead>
<tr>
<th>Type</th>
<th>APR</th>
<th>APY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Share Savings</td>
<td>0.20%</td>
<td>0.20%</td>
</tr>
<tr>
<td>(Includes Holiday &amp; Vacation Savings)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>IRA Share Savings</td>
<td>0.40%</td>
<td>0.40%</td>
</tr>
<tr>
<td>(Includes Traditional, Roth &amp; Education)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Share Draft Checking***

<table>
<thead>
<tr>
<th>Type</th>
<th>APR</th>
<th>APY</th>
</tr>
</thead>
<tbody>
<tr>
<td>(No minimum balance; no monthly or per item fees)</td>
<td>0.05%</td>
<td>0.05%</td>
</tr>
</tbody>
</table>

**Money Market Share Account**

<table>
<thead>
<tr>
<th>Account Balance</th>
<th>APR</th>
<th>APY</th>
</tr>
</thead>
<tbody>
<tr>
<td>$75,000 and above</td>
<td>1.00%</td>
<td>1.01%</td>
</tr>
<tr>
<td>$20,000 to 74,999.99</td>
<td>0.90%</td>
<td>0.90%</td>
</tr>
<tr>
<td>$2,500 to 19,999.99</td>
<td>0.80%</td>
<td>0.80%</td>
</tr>
</tbody>
</table>

**Monthly Dividend Certificate***

<table>
<thead>
<tr>
<th>Type &amp; Term</th>
<th>APR</th>
<th>APY</th>
</tr>
</thead>
<tbody>
<tr>
<td>24 Months</td>
<td>2.05%</td>
<td>2.07%</td>
</tr>
</tbody>
</table>

*APR = Annual Percentage Rate  APY = Annual Percentage Yield

*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.

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**Compare Our Rates & Earn More**

<table>
<thead>
<tr>
<th>Library of Congress FCU</th>
<th>Savings APR</th>
<th>Checking APR</th>
<th>1 Yr CD APR</th>
<th>3 Yr CD APR</th>
<th>5 Yr CD APR</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank of America</td>
<td>0.20%</td>
<td>0.05%</td>
<td>1.71%</td>
<td>2.07%</td>
<td>2.57%</td>
</tr>
<tr>
<td>Citibank</td>
<td>0.04%</td>
<td>0.02%</td>
<td>0.50%</td>
<td>1.01%</td>
<td>1.25%</td>
</tr>
<tr>
<td>Wells Fargo</td>
<td>0.05%</td>
<td>0.01%</td>
<td>0.15%</td>
<td>0.25%</td>
<td>0.35%</td>
</tr>
</tbody>
</table>

****LCFCU offers IRA Certificate rates which exceed these stated rates. Comparison rates are based on data retrieved from SNL FINANCIAL and are provided as of March 3, 2020. Rates are subject to change without notice.

APR = Annual Percentage Rate  APY = Annual Percentage Yield

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

<table>
<thead>
<tr>
<th>Type &amp; Term</th>
<th>APR</th>
<th>APY</th>
</tr>
</thead>
<tbody>
<tr>
<td>3-5 Months</td>
<td>0.70%</td>
<td>0.70%</td>
</tr>
<tr>
<td>6-11 Months</td>
<td>1.30%</td>
<td>1.31%</td>
</tr>
<tr>
<td>12-17 Months</td>
<td>1.70%</td>
<td>1.71%</td>
</tr>
<tr>
<td>18-23 Months</td>
<td>1.75%</td>
<td>1.76%</td>
</tr>
<tr>
<td>24-35 Months</td>
<td>2.00%</td>
<td>2.02%</td>
</tr>
<tr>
<td>36-47 Months</td>
<td>2.05%</td>
<td>2.07%</td>
</tr>
<tr>
<td>48-59 Months</td>
<td>2.20%</td>
<td>2.22%</td>
</tr>
<tr>
<td>60 Months</td>
<td>2.55%</td>
<td>2.57%</td>
</tr>
</tbody>
</table>

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*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.

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**MARCH 5, 2020**

**LCFCU**

Better BANKING for Less

www.LCFCU.org  culine@LCFCU.org

202-707-5852  800-325-2328  202-707-6418 fax

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**COMMITTED TO PERSONAL SERVICE, CARE & TRUSTED SINCE 1935.**

Mail/Administrative Office: 8100 Professional Place, Suite 308, Hyattsville, MD 20785-2229
PERSONALIZED LENDING

Vehicles, New and Used  Annual Percentage Rate*
Autos, trucks, SUVs, motorcycles, boats, RVs and motorhomes
Up to 144 months  2.05% - 15.45%**

Second Chance Refinance
Refinance your new vehicle currently financed at another institution at our competitive rates.
Up to 144 months  2.05% - 15.45%**

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  8.65% - 17.90%**

Lines of Credit  Annual Percentage Rate*
Up to $10,000  6.75% - 14.95%
(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 for or use:
Free Checking w/Net Pay  0.50% APR
Automatic transfers/Allotment  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.

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 (90% appraised value less first trust)
60 months  5.00%
120 months  5.50%
180 months  5.75%

Home Equity Line-of-Credit  Annual Percentage Rate
6 month introductory rate 3.25%
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† + 2
*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 & Balance Transfer  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

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