

# SAVINGS RATES

www.LCFCU.org | culine@LCFCU.org

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

## Share Account\*

	APR	APY
<b>Share Savings</b> (Includes Holiday & Vacation Savings)	0.15%	0.15%
<b>IRA Share Savings</b> (Includes Traditional, Roth & Education)	0.50%	0.50%

## Share Draft Checking\*

(No minimum balance; no monthly or per item fees)	APR	APY
	0.05%	0.05%

## Money Market Share Account\*\*

Account Balance	APR	APY
<b>\$75,000 and above</b>	1.80%	1.82%
<b>\$20,000 to 74,999.99</b>	1.60%	1.61%
<b>\$2,500 to \$19,999.99</b>	1.40%	1.41%

## Monthly Dividend Certificate\*

(\$5,000 minimum balance required)		
Type & Term	APR	APY
<b>24 Months</b>	3.90%	3.97%

## Share Certificate\*\*\*

(\$500 minimum balance required)		
Type & Term	APR	APY
<b>3-5 Months</b>	2.10%	2.12%
<b>6-11 Months</b>	3.70%	3.75%
<b>12-17 Months</b>	4.05%	4.11%
<b>18-23 Months</b>	3.90%	3.96%
<b>24-35 Months</b>	3.95%	4.01%
<b>36-47 Months</b>	3.80%	3.85%
<b>48-59 Months</b>	3.70%	3.75%
<b>60 Months</b>	3.65%	3.70%

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

(\$1,000 minimum balance required)		
Type & Term	APR	APY
<b>12-17 Months</b>	4.10%	4.16%
<b>18-23 Months</b>	3.95%	4.01%
<b>24-35 Months</b>	4.00%	4.06%
<b>36-47 Months</b>	3.85%	3.91%
<b>48-59 Months</b>	3.75%	3.80%
<b>60 Months</b>	3.70%	3.75%

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. (Terms less than 6 months will pay at maturity).

## Compare Our Rates & Earn More

	Savings	Checking	1 Yr CD****	3 Yr CD****	5 Yr CD****
<b>Library of Congress FCU</b>	<b>0.15% APY</b>	<b>0.05% APY</b>	<b>4.11% APY</b>	<b>3.85% APY</b>	<b>3.70% APY</b>
Bank of America	0.01% APY	0.01% APY	0.03% APY	0.03% APY	0.03% APY
Citibank	0.03% APY	N/O	2.01% APY	1.98% APY	1.98% APY
Wells Fargo	0.01% APY	0.01% APY	1.98% APY	1.00% APY	1.00% APY

\*\*\*\*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 July 15, 2025 and are subject to change without notice.

APR = Annual Percentage Rate

APY = Annual Percentage Yield

All 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 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.



COMMITTED TO PERSONAL SERVICE, CARE & TRUSTED SINCE 1935.

**Madison Office:** 101 Independence Avenue, SE, Suite LM 634, Washington, D.C. 20540-9997

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

# LOAN RATES

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## PERSONALIZED LENDING

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

Autos, trucks, SUVs, motorcycles, boats, RVs and motorhomes  
Up to 144 months **4.55% - 16.91%\*\***

### Second Chance Refinance

Refinance your new vehicle currently financed at another institution at our competitive rates.

Up to 144 months **4.55% - 16.91%\*\***

### Personal /Lifestyle Annual Percentage Rate\*

Unsecured loans for education, home improvements, taxes, debt consolidation and other purposes

Up to \$50,000 for as long as 84 months **9.25% - 17.90%\*\***

### Line of Credit Annual Percentage Rate\*

Up to \$10,000 **9.00% - 17.00%**  
(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.

APR = Annual Percentage Rate



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## 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 **6.15%**

120 months **6.40%**

180 months **6.65%**

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

6 month introductory rate 3.50%

up to 80% of value \$100,000 plus **Prime<sup>†</sup> + 0**

up to 90% of value up to \$100,000 **Prime<sup>†</sup> + 0**

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

<sup>†</sup>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%**

All rates are subject to change without notice.



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