



DAILY TERM SHARE / IRA PRODUCT RATES:

“CLASSIC” TERM SHARE/IRA CERTIFICATE

\$500.00 Minimum Deposit

Term	Term Share Minimum Balance	IRA Minimum Balance	Dividend Rate	APY	“MAX” Relationship Rate/APY
03 Months	\$500.00	\$250.00	0.30%	0.30%	N/A
04 Months	\$500.00	\$250.00	0.30%	0.30%	N/A
05 Months	\$500.00	\$250.00	0.30%	0.30%	N/A
06 Months	\$500.00	\$250.00	0.35%	0.35%	0.85%/0.85%
09 Months	\$500.00	\$250.00	0.35%	0.35%	0.85%/0.85%
12 Months	\$500.00	\$250.00	0.45%	0.45%	0.95%/0.95%
18 Months	\$500.00	\$250.00	0.55%	0.55%	1.04%/1.05%
20 Months	\$500.00	\$250.00	0.65%	0.65%	1.14%/1.15%
24 Months	\$500.00	\$250.00	0.75%	0.75%	1.24%/1.25%
30 Months	\$500.00	\$250.00	0.80%	0.80%	1.29%/1.30%
36 Months	\$500.00	\$250.00	0.95%	0.95%	1.44%/1.45%
48 Months	\$500.00	\$250.00	1.09%	1.10%	1.59%/1.60%
60 Months	\$500.00	\$250.00	1.24%	1.25%	1.73%/1.75%

- APY: Annual Percentage Yield / This account is subject to early withdrawal penalties.

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 Monday – Wednesday: 8:00 AM – 5:00 PM
 Thursday and Friday: 8:00 AM – 6:00 PM
 Saturday: 8:00 AM – 1:00 PM / CLOSED Sunday
 Visit our online branch 24/7 at www.lusofederal.com



Federally Insured by the NCUA

“RELATIONSHIP BUILDER” TERM SHARE/IRA CERTIFICATE RATE OFFERS

DEPOSIT RELATIONSHIP:	RATE ENHANCEMENT *	OTHER REQUIREMENTS
Core Account Relationship (Savings, Checking, M/M) or Active Share Draft (Checking)	Base Rate PLUS 0.05%	Core Account: Minimum overall deposit must be over \$10,000.00. Share Draft: Account must be active for over 90 days to qualify.
Direct Deposit and/or ACH	Base Rate PLUS 0.05%	Deposit or ACH must be active for over 60 days to qualify.
Business Share Draft (Checking)	Base Rate PLUS 0.10%	Account must be active for over 90 days to qualify.
LOAN RELATIONSHIP:	RATE ENHANCEMENT *	OTHER REQUIREMENTS
Automatic Loan Payment	Base Rate PLUS 0.05%	Loan must be current for over 60 days to qualify.
Vehicle Loan	Base Rate PLUS 0.05%	Loan must be current for over 60 days to qualify.
Home Equity Loan Product	Base Rate PLUS 0.05%	Loan must be current for over 60 days to qualify.
Mortgage Loan Product	Base Rate PLUS 0.05%	Loan must be current for over 60 days to qualify.
NEW RELATIONSHIP:	RATE ENHANCEMENT *	OTHER REQUIREMENTS
New Member	Base Rate PLUS 0.05%	None
Direct Deposit	Base Rate PLUS 0.05%	None
Core Account Relationship (Savings, Checking, M/M)	Base Rate PLUS 0.05%	Core Account: Minimum overall deposit must be over \$10,000.00.
Share Draft (Checking)	Base Rate PLUS 0.05%	Share Draft: Debit Card required.
Online Banking and/or eStatement Processing	Base Rate PLUS 0.05%	None None
Auto Loan Refinance	Base Rate PLUS 0.05%	None
Mortgage Loan Refinance	Base Rate PLUS 0.10%	None
MEMBER LOYALTY BONUS:	RATE ENHANCEMENT *	OTHER REQUIREMENTS
Member for up to 10 Years	Base Rate PLUS 0.05%	None
Member for 11 to 20 Years	Base Rate PLUS 0.10%	None
Member for over 21 Years	Base Rate PLUS 0.20%	None
NEW MONEY!	RATE ENHANCEMENT *	OTHER REQUIREMENTS
Member Appreciation- Limited Time!	Base Rate PLUS 0.10%	None
TOTAL BALANCE BONUS:	RATE ENHANCEMENT *	OTHER REQUIREMENTS
Overall Membership Deposit Balance Exceeds \$100,000.00	Base Rate PLUS 0.05%	None

* Rate Enhancement EXCLUDES certificate terms under 6 months; enhancement cannot exceed a maximum of 50 basis points above the Base Rate.

**“5 YEAR RISING RATE”
TERM SHARE OR IRA CERTIFICATE**

\$500.00 Minimum Deposit

Term	Minimum Balance	Dividend Rate	APY
1 to 12 Months	\$500.00	0.50%	0.50%
13 to 24 Months	\$500.00	1.25%	1.25%
25 to 36 Months	\$500.00	2.00%	2.00%
37 to 48 Months	\$500.00	2.75%	2.75%
49 to 60 Months	\$500.00	3.50%	3.50%

- APY: Annual Percentage Yield / This account is subject to early withdrawal penalties; further restrictions and conditions may apply, please ask for details.