



EXTENDED PROMOTION: Member Appreciation Special

0.50% Rate Discount on all NEW and USED Auto Loans
*Not to be combined with any other special rate offers; limited time only

SPECIAL OFFER: 0.25% Rate Discount with Automatic Loan Payment from a LFCU Account

*Not to be combined with any other special rate offers; limited time only

“BEAT THE RATE” SPECIAL OFFER: Up to 2.00% Rate Discount on Refinanced Auto Loans

*Refinance existing auto loan to LFCU from any other financial institution and LFCU will guarantee a rate up to 2.00% lower than existing rate; Rate Floor of 1.99% (2.089% Annual Percentage Rate) - based on a \$10,000 loan amount and 4-year term. Not to be combined with any other special rate offers; limited time only

NEW AUTO / TRUCK: Year 2013 or Newer

\$20.00 Processing Fee

Minimum Loan	Term	Rate	APR	Financing	Payment per \$1,000 Borrowed
\$1,000.00	1 Year	2.490%	3.244%	Up to 100% MSRP	\$86.16
\$1,000.00	2 Year	2.490%	2.883%	Up to 100% MSRP	\$43.62
\$1,000.00	3 Year	2.490%	2.758%	Up to 100% MSRP	\$29.29
\$1,000.00	4 Year	2.490%	2.693%	Up to 100% MSRP	\$22.36
\$1,000.00	5 Year	2.490%	2.655%	Up to 100% MSRP	\$18.10
\$1,000.00	6 Year	2.999%	3.139%	Up to 100% MSRP	\$15.50
\$1,000.00	7 Year	3.999%	4.122%	Up to 100% MSRP	\$13.95

- APR: Annual Percentage Rate is based on a \$5,000.00 loan amount, unless otherwise noted.
- REQUIRED \$50.00 VSI Insurance fee on all vehicle loans; REQUIRED \$75.00 VSI Insurance fee on commercial vehicle loans.
- Business Vehicle annual percentage rates are available upon request; rate is equal to 2.00% above quoted rates above; term may be extended to a maximum 10 years.

USED AUTO / TRUCK: Year 2012 - 2011

\$20.00 Processing Fee

Minimum Loan	Term	Rate	APR	Maximum Financing	Payment per \$1,000 Borrowed
\$1,000.00	1 Year	2.490%	3.244%	100% NADA Retail	\$86.16
\$1,000.00	2 Year	2.490%	2.883%	100% NADA Retail	\$43.62
\$1,000.00	3 Year	2.490%	2.758%	100% NADA Retail	\$29.44
\$1,000.00	4 Year	2.490%	2.693%	100% NADA Retail	\$22.36
\$1,000.00	5 Year	2.490%	2.655%	100% NADA Retail	\$18.10
\$1,000.00	6 Year	2.999%	3.139%	100% NADA Retail	\$15.50

USED AUTO / TRUCK: Year 2010 - 2009

\$20.00 Processing Fee

Minimum Loan	Term	Rate	APR	Maximum Financing	Payment per \$1,000 Borrowed
\$1,000.00	1 Year	2.999%	3.756%	100% NADA Retail	\$86.40
\$1,000.00	2 Year	2.999%	3.394%	100% NADA Retail	\$43.85
\$1,000.00	3 Year	2.999%	3.268%	100% NADA Retail	\$29.45
\$1,000.00	4 Year	2.999%	3.204%	100% NADA Retail	\$22.58
\$1,000.00	5 Year	3.490%	3.657%	100% NADA Retail	\$18.56

USED AUTO / TRUCK: Year 2008 - 2004

\$20.00 Processing Fee

Minimum Loan	Term	Rate	APR	Maximum Financing	Payment per \$1,000 Borrowed
\$1,000.00	1 Year	3.490%	4.249%	95% NADA Retail	\$86.63
\$1,000.00	2 Year	3.490%	3.887%	95% NADA Retail	\$44.07
\$1,000.00	3 Year	3.490%	3.760%	95% NADA Retail	\$29.89
\$1,000.00	4 Year	3.999%	4.207%	90% NADA Retail	\$23.04

- APR: Annual Percentage Rate is based on a \$5,000.00 loan amount, unless otherwise noted.
- REQUIRED \$50.00 VSI Insurance fee on all vehicle loans; REQUIRED \$75.00 VSI Insurance fee on commercial vehicle loans.
- Business Vehicle annual percentage rates are available upon request; rate is equal to 2.00% above quoted rates above; term may be extended to a maximum 10 years.

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BUSINESS HOURS (Eastern Time):
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

NEW MOTORCYCLE: Year 2013 or Newer

\$20.00 Processing Fee

Minimum Loan	Term	Rate	APR	Financing	Payment per \$1,000 Borrowed
\$1,000.00	1 Year	3.999%	4.762%	Up to 100% MSRP	\$86.86
\$1,000.00	2 Year	3.999%	4.398%	Up to 100% MSRP	\$44.30
\$1,000.00	3 Year	3.999%	4.271%	Up to 100% MSRP	\$30.12
\$1,000.00	4 Year	3.999%	4.207%	Up to 100% MSRP	\$23.04
\$1,000.00	5 Year	3.999%	4.168%	Up to 100% MSRP	\$18.79
\$1,000.00	6 Year	4.490%	4.634%	Up to 100% MSRP	\$16.19

- APR: Annual Percentage Rate is based on a \$5,000.00 loan amount, unless otherwise noted.
- Existing LFCU loans excluded.
- REQUIRED \$50.00 VSI Insurance fee on all vehicle loans; REQUIRED \$75.00 VSI Insurance fee on commercial vehicle loans

USED MOTORCYCLE: Year 2012 - 2004

\$20.00 Processing Fee

Minimum Loan	Term	Rate	APR	Maximum Financing	Payment per \$1,000 Borrowed
\$1,000.00	1 Year	4.490%	5.255%	95% NADA Retail	\$87.09
\$1,000.00	2 Year	4.490%	4.891%	95% NADA Retail	\$44.29
\$1,000.00	3 Year	4.490%	4.764%	90% NADA Retail	\$30.35
\$1,000.00	4 Year	4.490%	4.699%	90% NADA Retail	\$23.26
\$1,000.00	5 Year	4.999%	5.171%	90% NADA Retail	\$19.26

- APR: Annual Percentage Rate is based on a \$5,000.00 loan amount, unless otherwise noted.
- Existing LFCU loans excluded.
- REQUIRED \$50.00 VSI Insurance fee on all vehicle loans; REQUIRED \$75.00 VSI Insurance fee on commercial vehicle loans.

**NEW SMART START AUTO / TRUCK: Year 2004 or Newer
 1st Time Auto Buyer / Student Special**

\$20.00 Processing Fee

Maximum Loan	Term	Base Rate/APR	Payment per \$1,000 Borrowed	Discounted Rate / APR	Payment per \$1,000 Borrowed	Optional Rate Reduction(s) (see below for additional options)	Financing
\$15,000.00	1 Year	2.875% / 3.631%	\$86.34	2.375% / 3.128%	\$86.11	0.125% with GAP Ins; 0.125% with Mechanical Repair Ins.	90% Sales Price; 10% Down Payment REQUIRED
\$15,000.00	2 Year	2.875% / 3.270%	\$43.79	2.375% / 2.768%	\$43.57	0.125% with GAP Ins; 0.125% with Mechanical Repair Ins.	90% Sales Price; 10% Down Payment REQUIRED
\$15,000.00	3 Year	2.875% / 3.144%	\$29.61	2.375% / 2.642%	\$29.39	0.125% with GAP Ins; 0.125% with Mechanical Repair Ins.	90% Sales Price; 10% Down Payment REQUIRED
\$15,000.00	4 Year	2.875% / 3.079%	\$22.53	2.375% / 2.578%	\$22.30	0.125% with GAP Ins; 0.125% with Mechanical Repair Ins.	90% Sales Price; 10% Down Payment REQUIRED
\$15,000.00	5 Year	2.875% / 3.040	\$18.28	2.375% / 2.539%	\$18.05	0.125% with GAP Ins; 0.125% with Mechanical Repair Ins.	90% Sales Price; 10% Down Payment REQUIRED

- APR: Annual Percentage Rate is based on a \$5,000.00 loan amount, unless otherwise noted.
- Financing available up to maximum 90% of the vehicle sales price; Smart Start Auto Loans require a 10% cash down payment.
- Borrower must be between the ages of 18 and 25; borrower is required to establish a minimum of one month current employment history with proof of income; no previous auto loan; no derogatory credit; borrower may earn an additional 0.125% rate discount with a minimum 80% passing grade on the "Beginners Guide to Credit" Quiz.
- Borrower may earn an additional 0.125% rate discount with a direct deposit and/or automatic loan payment to/from an active LFCU share draft checking account.
- Maximum Payment to Income ratio equal to 25% (ratio includes P&I PYMT and Insurance PYMT); Maximum Debt to Income ratio equal to 35%.
- Tax, Title, and License Fee check is disbursed by the Credit Union to be submitted directly to the Registry by the borrower.
- REQUIRED \$50.00 VSI Insurance fee on all vehicle loans; REQUIRED \$75.00 VSI Insurance fee on commercial vehicle loans.

THE HYBRID GO GREEN VEHICLE LOAN

LFCU will reward members who drive environmentally gentle vehicles by reducing their approved auto loan rate by up to 0.25% APR; Go Green offer excludes all other rate discounts.

The rate discount is based on the vehicle's EPA designation at the time the loan is approved. Please specify the vehicle type at the time of loan application.

The U.S. Environmental Protection Agency (EPA) scores all vehicles based on calculated greenhouse gas emissions and fuel economy. The most environmentally friendly vehicles receive SmartWay or SmartWay Elite designation.

THE SENSIBLE GO GREEN LIFESTYLE LOAN

LFCU will take a 1% discount on existing LFCU personal loan rates on money borrowed for qualified ENERGY STAR products, such as a geothermal heat pump or programmable thermostat. A complete list of products can be found at <http://www.energystar.gov>.

NEW RV/POWER SPORT/WATER CRAFT: Year 2013 or Newer

\$20.00 Processing Fee

Minimum Loan	Term	Rate	APR	Financing	Payment per \$1,000 Borrowed
\$1,000.00	1 Year	5.490%	6.262%	100% MSRP	\$87.56
\$1,000.00	2 Year	5.490%	5.895%	100% MSRP	\$44.98
\$1,000.00	3 Year	5.490%	5.767%	100% MSRP	\$30.81
\$1,000.00	4 Year	5.490%	5.703%	100% MSRP	\$23.73
\$1,000.00	5 Year	5.490%	5.663%	100% MSRP	\$19.49
\$1,000.00	7 Year	6.490%	6.620%	100% MSRP	\$15.15
\$1,000.00	10 Year	8.490%	8.592%	100% MSRP	\$12.65
\$1,000.00	15 Year	9.999%	10.079%	100% MSRP	\$10.97

- APR: Annual Percentage Rate is based on a \$5,000.00 loan amount, unless otherwise noted.
- REQUIRED \$50.00 VSI Insurance fee on all vehicle loans; REQUIRED \$75.00 VSI Insurance fee on commercial vehicle loans

USED RV/POWER SPORT/WATER CRAFT: Year 2012 - 1994

\$20.00 Processing Fee

Minimum Loan	Term	Rate	APR	Maximum Financing	Payment per \$1,000 Borrowed
\$1,000.00	1 Year	5.999%	6.775%	100% NADA Retail	\$87.80
\$1,000.00	2 Year	5.999%	6.406%	100% NADA Retail	\$45.22
\$1,000.00	3 Year	5.999%	6.278%	95% NADA Retail	\$31.04
\$1,000.00	4 Year	5.999%	6.213%	95% NADA Retail	\$23.96
\$1,000.00	5 Year	5.999%	6.174%	95% NADA Retail	\$19.73
\$1,000.00	7 Year	7.490%	7.624%	90% NADA Retail	\$15.65
\$1,000.00	10 Year	7.999%	8.100%	90% NADA Retail	\$12.38

- APR: Annual Percentage Rate is based on a \$5,000.00 loan amount, unless otherwise noted.
- REQUIRED \$50.00 VSI Insurance fee on all vehicle loans; REQUIRED \$75.00 VSI Insurance fee on commercial vehicle loans

"ALL PURPOSE" PERSONAL LOAN

\$20.00 Processing Fee

Minimum Loan	Maximum Loan	Term	Rate	APR	Payment per \$1,000 Borrowed
\$1,000.00	\$5,000.00	1 Year	7.000%	7.728%	\$88.25
\$1,000.00	\$5,000.00	2 Year	8.000%	8.383%	\$46.13
\$1,000.00	\$5,000.00	3 Year	9.000%	9.267%	\$32.44
\$1,000.00	\$5,000.00	4 Year	10.000%	10.208%	\$25.87
\$1,000.00	\$5,000.00	5 Year	11.000%	11.173%	\$22.18

- APR: Annual Percentage Rate is based on a \$5,000.00 loan amount, unless otherwise noted.

NEW "HOLIDAY DEBT REGRET" PERSONAL LOAN

\$20.00 Processing Fee

Minimum Loan	Maximum Loan	Term	Rate	APR	Payment per \$1,000 Borrowed
\$500.00	\$2,500.00	2 Year	8.000%	8.778%	\$46.13

- APR: Annual Percentage Rate is based on a \$2,500.00 loan amount, unless otherwise noted.

“TERM SHARE” SIGNATURE LINE OF CREDIT

No Processing Fee! No Annual Fee!

Minimum Loan	Maximum Loan	Term	Rate	APR
None	Max 95% Value of Term Share	Revolving	Term Share Rate Plus 4.000%	Term Share Rate Plus 4.000%

- APR: Annual Percentage Rate is based on a \$5,000.00 loan amount, unless otherwise noted.
- Daily Periodic Rate is based on Term Share rate plus 4.000%
- Annual Percentage Rate Adjustment: The interest rate shall be fixed at a rate of 4.00% above the Certificate of Deposit Rate securitizing this Certificate of Deposit Line of Credit for the life of the loan. Any adjustment in the rate on the Certificate of Deposit being held as collateral against said loan will result in an adjustment on the rate on the line of credit. Any increase in the Annual Percentage Rate will result in an increase of the amount of finance charge and the amount of the monthly payment.
- Minimum Payment: Your minimum monthly payment will be 2.00% of your daily outstanding balance plus the amount of any prior minimum payments that you have not made or \$25.00, whichever greater.

SHARE SECURED LOAN

\$20.00 Processing Fee

Share Type	Maximum Loan	Term	Rate	APR	Payment per \$1,000 Borrowed
Savings	Max 95% of Share Balance at Time of Loan Disbursement	1 Year	Share Rate PLUS 3.000%	Share Rate PLUS 3.757%	\$86.40
Term Certificate	Max 95% of Term Share/IRA Balance at Time of Loan Disbursement	1 Year or Maturity Date	Term Share Rate PLUS 4.000%	Term Share Rate PLUS 4.763%	\$86.87

- Savings Share Secured APR: Annual Percentage Rate is based on a \$5,000.00 loan amount, unless otherwise noted.
- Term Certificate Secured APR: Annual Percentage Rate is based on a \$5,000.00 loan amount, unless otherwise noted.

“HOME IMPROVEMENT” PERSONAL LOAN

\$20.00 Processing Fee

Minimum Loan	Maximum Loan	Maximum Term	Rate	APR	Payment per \$1,000 Borrowed
\$500.00	\$20,000.00	7 Year	7.990%	8.116%	\$15.90

- APR: Annual Percentage Rate is based on a \$5,000.00 loan amount, unless otherwise noted.

OVERDRAFT PROTECTION LOAN

\$20.00 Processing Fee

Minimum Loan	Maximum Term	Rate	APR	Payment per \$1,000 Borrowed
\$500.00	3 Year	16.000%	16.314%	\$35.88

- APR: Annual Percentage Rate is based on a \$5,000.00 loan amount, unless otherwise noted.
- Annual Fee: \$25.00

VACATION LOAN

\$20.00 Processing Fee

Minimum Loan	Maximum Loan	Term	Rate	APR	Payment per \$1,000 Borrowed
\$500.00	\$3,500.00	1 Year	7.000%	8.048%	\$88.25

- APR: Annual Percentage Rate is based on a \$3,500.00 loan amount, unless otherwise noted.

CREDIT BUILDER LOAN

\$20.00 Processing Fee

Minimum Loan	Maximum Loan	Maximum Term	Rate	APR	Payment per \$1,000 Borrowed
\$500.00	\$2,000.00	2 Year	7.000%	7.793%	\$45.67

- APR: Annual Percentage Rate is based on a \$2,000.00 loan amount, unless otherwise noted. Based on a 2 year term.
- Proceeds of the loan must be transferred to a LFCU share savings account, earning the standard savings rate, and retained as collateral for the life of the loan.
- Credit Builder Loan requires an active share draft checking account with automatic loan payment.
- The funds are released upon successful completion of the loan terms and regular timely payment.

“SIGNATURE” PERSONAL LINE OF CREDIT

No Processing Fee! No Annual Fee!

Minimum Loan	Maximum Loan	Term	Rate	APR
None	\$5,000.00	Revolving	9.500%	9.500%

- APR: Annual Percentage Rate is based on a \$5,000.00 loan amount, unless otherwise noted.
- Daily Periodic Rate: 0.026027%
- Minimum Payment: Your minimum monthly payment will be 2.00% of your daily outstanding balance plus the amount of any prior minimum payments that you have not made of \$25.00, whichever greater.

POOL/SPA UNSECURED LOAN

\$20.00 Processing Fee

Minimum Loan	Maximum Loan	Term	Rate	APR	Payment per \$1,000 Borrowed
\$1,500.00	\$20,000.00	5 Year	7.990%	8.151%	\$20.28

- APR: Annual Percentage Rate is based on a \$5,000.00 loan amount, unless otherwise noted.

POOL/SPA SECURED LOAN

No Processing Fee! No Annual Fee!

Minimum Loan	Maximum Loan	Term	Rate	APR	Payment per \$1,000 Borrowed
\$20,000.00	\$50,000.00	Max 10 Year	Call for Rates	N/A	N/A

- APR: Annual Percentage Rate is based on a \$5,000.00 loan amount, unless otherwise noted.
 - Home Equity Policy Up to a maximum 80% Loan to Value does not apply.

“BACK TO SCHOOL” PERSONAL LINE OF CREDIT

No Processing Fee! No Annual Fee!

Minimum Loan	Maximum Loan	Term	Rate / with ALP	APR / with ALP
None	\$10,000.00	Revolving	9.000% / 8.000%	9.000% / 8.000%

- APR: Annual Percentage Rate is based on a \$5,000.00 loan amount, unless otherwise noted.
 - Daily Periodic Rate: .024658% / Daily Periodic Rate with Automatic Loan Payment: .021917%
 - Minimum Payment: Your minimum monthly payment will be 2.00% of your daily outstanding balance plus the amount of any prior minimum payments that you have not made or \$25.00, whichever greater.

ENERGY LOAN

\$20.00 Processing Fee

Minimum Loan	Maximum Loan	Maximum Term	Rate	APR	Payment per \$1,000 Borrowed
\$500.00	\$10,000.00	5 Year	7.750%	7.930%	\$20.57

- APR: Annual Percentage Rate is based on a \$5,000.00 loan amount, unless otherwise noted.
 - Energy Loan requires proof of purchase; funds are made payable directly to vendor.

“ENERGY” PERSONAL LINE OF CREDIT

No Processing Fee! No Annual Fee!

Minimum Loan	Maximum Loan	Term	Rate	APR
None	\$2,500.00	Revolving	7.500%	7.500%

- APR: Annual Percentage Rate is based on a \$5,000.00 loan amount, unless otherwise noted.
 - Daily Periodic Rate: .020547%
 - Minimum Payment: Your minimum monthly payment will be 2.00% of your daily outstanding balance plus the amount of any prior minimum payments that you have not made or \$25.00, whichever greater.

FITNESS LOAN

\$20.00 Processing Fee

Minimum Loan	Maximum Loan	Maximum Term	Rate	APR	Payment per \$1,000 Borrowed
\$200.00	\$10,000.00	5 Year	7.000%	7.161%	\$20.20

- APR: Annual Percentage Rate is based on a \$5,000.00 loan amount, unless otherwise noted.
 - Fitness Loan requires proof of purchase; funds are made payable directly to vendor.

VISA CREDIT CARD SECURED LOAN

No Processing Fee! No Annual Fee!

Minimum Credit	Maximum Credit	Purchase Rate	Cash Advance
\$500.00	\$10,000.00	10.50% APR	12.50% APR

- Visa Secured Card periodic rate of .8750% is valid on new purchases; Visa Secured Card periodic rate of 1.0416% is valid on cash advances.
 - VISA Classic Credit Card only.
 - FREE VISA Credit Cards REWARDS Score Card program.
 - Pledged shares must be retained in a corresponding VISA Secured Share Savings account equal to the total credit limit and/or secured credit increase, and retained as collateral until such time as the debt is repaid in full and the secured credit card account is terminated.
 - The funds are released upon successful completion of the loan terms and regular timely payment.
 - Your Luso FCU card is a fixed rate revolving line of credit. The minimum payment is 2% of your Total New Balance, or \$20.00, whichever is greater, plus the amount of any prior minimum payments that you have not made, and any amount you are over your credit limit. The savings for credit cards is based on lowest available Credit Union APR and assumes your balance remains constant for one year. Finance charge computation is based on the daily average balance.
 - Annual Fee: None; Over the Limit Fee: \$20.00; Late Fee: \$20.00; Return Check Fee: \$30.00; Card Replacement: \$25.00 normal processing; \$75.00 rush order; Past Due Fee: \$20.00 after the 20th day following the due date. VISA International Exchange Conversion Fee: Applicable cost to the Credit Union at the time of transaction

VISA “SMART START” CLASSIC CREDIT CARD

No Processing Fee! No Annual Fee!

Minimum Credit	Maximum Credit	Purchase Rate	Cash Advance
\$200.00	\$5,000.00	10.50% APR	12.50% APR

- FREE VISA Credit Cards REWARDS Score Card program; DOUBLE REWARDS for the first (3) months.
- Visa Smart Start periodic rate of .8750% is valid on new purchases; Visa Smart Start periodic rate of 1.0416% is valid on cash advances.
- Your Luso FCU card is a fixed rate revolving line of credit. The minimum payment is 2% of your Total New Balance, or \$20.00, whichever is greater, plus the amount of any prior minimum payments that you have not made, and any amount you are over your credit limit. The savings for credit cards is based on lowest available Credit Union APR and assumes your balance remains constant for one year. Finance charge computation is based on the daily average balance.
- Annual Fee: None; Over the Limit Fee: \$20.00; Late Fee: \$20.00; Return Check Fee: \$30.00; Card Replacement: \$25.00 normal processing; \$75.00 rush order; Past Due Fee: \$20.00 after the 20th day following the due date. VISA International Exchange Conversion Fee: Applicable cost to the Credit Union at the time of transaction

VISA PLATINUM CREDIT CARD

No Processing Fee! No Annual Fee!

Minimum Credit	Maximum Credit	Purchase Rate	Balance Transfer	Cash Advance
\$10,000.00	\$20,000.00	9.50% APR	6.99% APR	11.50% APR

- FREE VISA Credit Cards REWARDS Score Card program.
- Visa Platinum periodic rate of .7916% is valid on new purchases; Visa Platinum periodic rate of 9.583% is valid on cash advances; Visa Platinum period rate of 5.825% is valid on balance transfers.
- 6.99% Balance Transfer APR is valid on transferred balances to your LFCU Visa Platinum Credit Card Effective 4/1/2013 thru 12/31/2014 and applies to the life of the balance until paid.
- Your Luso FCU card is a fixed rate revolving line of credit. The minimum payment is 2% of your Total New Balance, or \$20.00, whichever is greater, plus the amount of any prior minimum payments that you have not made, and any amount you are over your credit limit. The savings for credit cards is based on lowest available Credit Union APR and assumes your balance remains constant for one year. Finance charge computation is based on the daily average balance.
- Annual Fee: None; Over the Limit Fee: \$20.00; Late Fee: \$20.00; Return Check Fee: \$30.00; Card Replacement: \$25.00 normal processing; \$75.00 rush order; Past Due Fee: \$20.00 after the 20th day following the due date. VISA International Exchange Conversion Fee: Applicable cost to the Credit Union at the time of transaction

VISA CLASSIC CREDIT CARD

No Processing Fee! No Annual Fee!

Minimum Credit	Maximum Credit	Purchase Rate	Balance Transfer	Cash Advance
\$500.00	\$9,999.99	10.50% APR	6.99% APR	12.50% APR

- FREE VISA Credit Cards REWARDS Score Card program.
- Visa Classic periodic rate of .8750% is valid on new purchases; Visa Classic periodic rate of 1.0416% is valid on cash advances; Visa Classic period rate of 5.825% is valid on balance transfers.
- 6.99% Balance Transfer APR is valid on transferred balances to your LFCU Visa Classic Credit Card Effective 4/1/2013 thru 12/31/2014 and applies to the life of the balance until paid.
- Your Luso FCU card is a fixed rate revolving line of credit. The minimum payment is 2% of your Total New Balance, or \$20.00, whichever is greater, plus the amount of any prior minimum payments that you have not made, and any amount you are over your credit limit. The savings for credit cards is based on lowest available Credit Union APR and assumes your balance remains constant for one year. Finance charge computation is based on the daily average balance.
- Annual Fee: None; Over the Limit Fee: \$20.00; Late Fee: \$20.00; Return Check Fee: \$30.00; Card Replacement: \$25.00 normal processing; \$75.00 rush order; Past Due Fee: \$20.00 after the 20th day following the due date. VISA International Exchange Conversion Fee: Applicable cost to the Credit Union at the time of transaction

VISA BUSINESS PLATINUM CREDIT CARD

No Processing Fee! No Annual Fee!

Minimum Credit	Maximum Credit	Purchase Rate	Cash Advance
\$1,000.00	\$25,000.00	10.00% APR	15.00 APR

- FREE VISA Credit Cards REWARDS Score Card program.
- Visa Business Platinum periodic rate of .8333% is valid on new purchases; Visa Platinum Business periodic rate of 1.2500% is valid on cash advance.
- Your Luso FCU card is a fixed rate revolving line of credit. The minimum payment is 2% of your Total New Balance, or \$20.00, whichever is greater, plus the amount of any prior minimum payments that you have not made, and any amount you are over your credit limit. The savings for credit cards is based on lowest available Credit Union APR and assumes your balance remains constant for one year. Finance charge computation is based on the daily average balance.
- Annual Fee: None; Over the Limit Fee: \$20.00; Late Fee: \$20.00; Return Check Fee: \$30.00; Card Replacement: \$25.00 normal processing; \$75.00 rush order; Past Due Fee: \$20.00 after the 20th day following the due date. VISA International Exchange Conversion Fee: Applicable cost to the Credit Union at the time of transaction