

**SHARE SAVINGS ACCOUNT PRODUCTS:****“BASIC” PASSBOOK OR STATEMENT SHARE ACCOUNT**

\$5.00 Minimum Deposit

Minimum Tier	Maximum Tier	Dividend Rate	APY
\$5.00	Unlimited	0.10%	0.10%

- APY: Annual Percentage Yield / Fees may reduce earnings on the account.
- Statement Share Account includes FREE Debit Card through SUM Program with REWARDS Score Card / ATM Card also available.

**“ADVANTAGE” STATEMENT SHARE ACCOUNT**

\$50,000.00 Minimum Deposit

Minimum Tier	Maximum Tier	Dividend Rate	APY
\$50,000.00	Unlimited	0.20%	0.20%

- APY: Annual Percentage Yield / Fees may reduce earnings on the account.
- Requires statement account processing. Advantage Share Account requires an ACTIVE share draft account.
- Balances below \$50,000.00 are assessed a \$25.00 monthly service charge.
- Includes FREE Online Banking and Bill Payer access.
- Requires FREE eStatement processing. FREE Debit Card through SUM Program with REWARDS Score Card.

**“SOLAR” STATEMENT SHARE ACCOUNT**

\$5.00 Minimum Deposit

Minimum Tier	Maximum Tier	Dividend Rate	APY
\$5.00	Unlimited	0.15%	0.15%

- APY: Annual Percentage Yield / Fees may reduce earnings on the account.
- Includes FREE Online Banking and Bill Payer access.
- Requires FREE eStatement processing. FREE Debit Card through SUM Program with REWARDS Score Card.

**“CREDIT BUILDER” STATEMENT SHARE ACCOUNT**

\$500.00 Minimum Deposit

Minimum Tier	Maximum Tier	Dividend Rate	APY
\$500.00	Unlimited	0.00%	0.00%

- Credit Builder loan secured funds are retained as collateral for the life of the Credit Builder loan; loan secured funds are released upon successful completion of the loan terms and regular timely payment.

**“SAVINGS IS FUN” STATEMENT SHARE ACCOUNT**

FREE \$5.00 Initial Deposit

Minimum Tier	Maximum Tier	Dividend Rate	APY
\$5.00	Unlimited	0.10%	0.10%

- APY: Annual Percentage Yield / Fees may reduce earnings on the account.
- Requires statement account processing.

**“L-U-S-O” STATEMENT SHARE ACCOUNT**

\$5.00 Minimum Deposit

Minimum Tier	Maximum Tier	Dividend Rate	APY
\$5.00	Unlimited	0.10%	0.10%

- APY: Annual Percentage Yield / Fees may reduce earnings on the account.
- Requires statement account processing.
- Includes FREE Debit Card through SUM Program with REWARDS Score Card; age qualification applies.

**SHARE DRAFT ACCOUNT PRODUCTS:****“CLASSIC” SHARE DRAFT CHECKING**

\$10.00 Minimum Deposit

Minimum Tier	Maximum Tier	Dividend Rate	APY
\$500.00	Unlimited	0.05%	0.05%

- APY: Annual Percentage Yield / Fees may reduce earnings on the account.
- Includes FREE Checks for life; Restrictions apply! FREE Debit Card through SUM Program with REWARDS Score Card.

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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](http://www.lusofederal.com)



Federally Insured by the NCUA

**“STUDENT” SHARE DRAFT CHECKING**

\$10.00 Minimum Deposit

Minimum Tier	Maximum Tier	Dividend Rate	APY
\$500.00	N/A	0.05%	0.05%

- APY: Annual Percentage Yield / Fees may reduce earnings on the account.
- Includes FREE Checks for life; Restrictions apply! FREE Debit Card through SUM Program with REWARDS Score Card.
- **ATM Fees Waived up to a Maximum \$25.00 per Month**
- Requires FREE eStatement processing.

**“SECURE” SHARE DRAFT CHECKING**

\$10.00 Minimum Deposit

Minimum Tier	Maximum Tier	Dividend Rate	APY
\$500.00	N/A	0.05%	0.05%

- APY: Annual Percentage Yield / Fees may reduce earnings on the account.
- Includes FREE Checks for life; Restrictions apply! FREE Debit Card through SUM Program with REWARDS Score Card.
- **\$3.95 Monthly Maintenance Fee INCLUDES: \$5,000 Accidental Death/Dismemberment Insurance per Account; Travel Assistance Service; Identity Theft Restoration Service**
- Requires FREE eStatement processing.

**“PREFERRED” SHARE DRAFT CHECKING**

\$10.00 Minimum Deposit

Minimum Tier	Maximum Tier	Dividend Rate	APY
\$500.00	N/A	0.10%	0.10%

- APY: Annual Percentage Yield / Fees may reduce earnings on the account.
- Includes FREE Checks for life; Restrictions apply! FREE Debit Card through SUM Program with REWARDS Score Card.
- **\$6.95 Monthly Maintenance Fee INCLUDES: \$10,000 Accidental Death/Dismemberment Insurance per Account; Travel Assistance Service; Identity Theft Restoration Service; Merchant Discount “EasySaver” Program**
- Requires FREE eStatement processing.

**“REWARDS” SHARE DRAFT CHECKING**

\$10.00 Minimum Deposit

Tier	“Rewards” Dividend Rate	APY	NON “Rewards” Dividend Rate	APY
Up to the first \$25,000.00	1.39%	1.40%	0.05%	0.05%
Remaining balances over \$25,000.00	0.05%	0.05%	0.05%	0.05%

- APY: Annual Percentage Yield / Fees may reduce earnings on the account.
- “REWARDS” dividend rate qualifies with (12) debit transactions per statement cycle; a minimum of (1) direct deposit and/or ACH withdrawal per statement cycle; “eStatement” monthly electronic delivery; and, a minimum \$10,000.00 in total combined Credit Union account balances.
- Includes FREE checks for life; Restrictions apply! FREE Debit Card through SUM Program with REWARDS Score Card.
- **NOTE: In order to earn qualification for the “Rewards” Share Draft Checking product, Member must have an active “Classic” Share Draft Checking account for 90 days meeting all noted Rewards requirements.**

**“60 PLUS” SHARE DRAFT CHECKING**

\$10.00 Minimum Deposit

Minimum Tier	Maximum Tier	Dividend Rate	APY
\$500.00	Unlimited	0.05%	0.05%

- APY: Annual Percentage Yield / Fees may reduce earnings on the account.
- Member **MUST** be 60 years of age or older to qualify.
- Includes FREE Checks for life! Restrictions apply.
- Includes FREE Bank Checks and Money Orders.
- Includes FREE Debit Card through SUM Program with REWARDS Score Card.

**“ORGANIC” SHARE DRAFT CHECKING**

\$10.00 Minimum Deposit

Minimum Tier	Maximum Tier	Dividend Rate	APY
\$500.00	Unlimited	0.10%	0.10%

- APY: Annual Percentage Yield / Fees may reduce earnings on the account.
- Includes FREE Online Banking and Bill Payer access.
- Requires FREE eStatement processing.
- Includes FREE Debit Card through SUM Program with REWARDS Score Card.

**NOW MONEY MARKET ACCOUNT PRODUCTS:****“CLASSIC” NOW MONEY MARKET**

\$50.00 Minimum Deposit

Minimum Tier	Maximum Tier	Dividend Rate	APY
\$200.00	\$4,999.99	0.15%	0.15%
\$5,000.00	\$24,999.99	0.20%	0.20%
\$25,000.00	Unlimited	0.25%	0.25%

- APY: Annual Percentage Yield / Fees may reduce earnings on the account.
- Balances below \$5,000.00 are assessed a \$15.00 monthly service charge.
- NOW Money Market allows (6) FREE transactions per month; \$10.00 per item thereafter.

**CLUB ACCOUNT PRODUCTS:****“HOLIDAY” 50 WEEK CLUB**

\$1.00 Minimum Deposit

Minimum Tier	Maximum Tier	Dividend Rate	APY
\$1.00	Unlimited	0.05%	0.05%

- APY: Annual Percentage Yield / Fees may reduce earnings on the account.

**“VACATION” CLUB**

\$1.00 Minimum Deposit

Minimum Tier	Maximum Tier	Dividend Rate	APY
\$1.00	Unlimited	0.05%	0.05%

- APY: Annual Percentage Yield / Fees may reduce earnings on the account.

**“JUST IN CASE” CLUB**

\$1.00 Minimum Deposit

Minimum Tier	Maximum Tier	Dividend Rate	APY
\$1.00	Unlimited	0.05%	0.05%

- APY: Annual Percentage Yield / Fees may reduce earnings on the account.

**BUSINESS ACCOUNT PRODUCTS:****“BETTER BUSINESS” STATEMENT SHARE ACCOUNT**

\$5.00 Minimum Deposit

Minimum Tier	Maximum Tier	Dividend Rate	APY
\$5.00	Unlimited	0.10%	0.10%

- APY: Annual Percentage Yield / Fees may reduce earnings on the account.
- Includes FREE Debit Card through SUM Program with REWARDS Score Card / ATM Card also available.
- Requires FREE eStatement processing.

**“ELITE” BUSINESS SHARE DRAFT CHECKING**

\$10.00 Minimum Deposit

Minimum Tier	Maximum Tier	Dividend Rate	APY
\$2,500.00	Unlimited	0.05%	0.05%

- APY: Annual Percentage Yield / Fees may reduce earnings on the account.
- Business Share Draft allows (500) FREE transactions per month; \$0.50 per item thereafter.
- Includes FREE Debit Card through SUM Program with REWARDS Score Card.
- Requires FREE eStatement processing.

**“DBA” SHARE DRAFT CHECKING**

\$10.00 Minimum Deposit

Minimum Tier	Maximum Tier	Dividend Rate	APY
\$1,000.00	Unlimited	0.00%	0.00%

- APY: Annual Percentage Yield / Fees may reduce earnings on the account.
- FREE Debit Card through SUM Program with REWARDS Score Card.

**“ELITE” NOW BUSINESS MONEY MARKET**

\$50.00 Minimum Deposit

Minimum Tier	Maximum Tier	Dividend Rate	APY
\$200.00	\$4,999.99	0.15%	0.15%
\$5,000.00	\$24,999.99	0.20%	0.20%
\$25,000.00	Unlimited	0.25%	0.25%

- APY: Annual Percentage Yield / Fees may reduce earnings on the account.
- Business Money Market allows (3) FREE transactions per month; \$5.00 per item thereafter.
- Balances below \$5,000.00 are assessed a \$15.00 monthly service charge.
- “Elite” NOW Business Money Market qualifies with an “Elite” or “DBA” Share Draft Checking.