



You know us. We know you.

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BUSINESS HOURS (Eastern Time):

Monday – Wednesday: 9:00 AM – 4:00 PM
 Thursday and Friday: 9:00 AM – 6:00 PM
 Saturday: 9:00 AM – 1:00 PM / CLOSED Sunday

Lending Rates Effective as of: May 14, 2012 / Page 1 of 5
Rates are subject to change without notice.



NEW AUTO / TRUCK: Year 2011 or Newer

\$20.00 Application Fee

Minimum Loan	Term	Rate	APR	Financing
\$1,000.00	1 Year	2.500%	3.241%	Up to 100% MSRP
\$1,000.00	2 Year	2.500%	2.886%	Up to 100% MSRP
\$1,000.00	3 Year	2.500%	2.763%	Up to 100% MSRP
\$1,000.00	4 Year	2.500%	2.699%	Up to 100% MSRP
\$1,000.00	5 Year	2.500%	2.661%	Up to 100% MSRP
\$1,000.00	6 Year	3.000%	3.136%	Up to 100% MSRP
\$1,000.00	7 Year	4.000%	4.120%	Up to 100% MSRP

- 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 AUTO / TRUCK: Year 2010 - 2009

\$20.00 Application Fee

Minimum Loan	Term	Rate	APR	Maximum Financing
\$1,000.00	1 Year	2.999%	3.733%	100% NADA Retail
\$1,000.00	2 Year	2.999%	3.378%	100% NADA Retail
\$1,000.00	3 Year	2.999%	3.254%	100% NADA Retail
\$1,000.00	4 Year	2.999%	3.190%	100% NADA Retail
\$1,000.00	5 Year	2.999%	3.153%	100% NADA Retail
\$1,000.00	6 Year	3.499%	3.637%	100% NADA Retail

- 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 AUTO / TRUCK: Year 2008 - 2007

\$20.00 Application Fee

Minimum Loan	Term	Rate	APR	Maximum Financing
\$1,000.00	1 Year	3.499%	4.244%	100% NADA Retail
\$1,000.00	2 Year	3.499%	3.888%	100% NADA Retail
\$1,000.00	3 Year	3.499%	3.764%	100% NADA Retail
\$1,000.00	4 Year	3.499%	3.700%	100% NADA Retail
\$1,000.00	5 Year	3.999%	4.163%	100% NADA Retail

- 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 AUTO / TRUCK: Year 2006 - 2002

\$20.00 Application Fee

Minimum Loan	Term	Rate	APR	Maximum Financing
\$1,000.00	1 Year	3.999%	4.746%	95% NADA Retail
\$1,000.00	2 Year	3.999%	4.390%	95% NADA Retail
\$1,000.00	3 Year	3.999%	4.265%	95% NADA Retail
\$1,000.00	4 Year	4.499%	4.201%	90% NADA Retail

- 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 MOTORCYCLE: Year 2011 or Newer

\$20.00 Application Fee

Minimum Loan	Term	Rate	APR	Financing
\$1,000.00	1 Year	4.499%	5.252%	100% MSRP
\$1,000.00	2 Year	4.499%	4.898%	100% MSRP
\$1,000.00	3 Year	4.499%	4.772%	100% MSRP
\$1,000.00	4 Year	4.499%	4.707%	100% MSRP
\$1,000.00	5 Year	4.499%	4.668%	100% MSRP
\$1,000.00	6 Year	4.999%	5.144%	100% MSRP

- APR: Annual Percentage Rate is based on a \$5,000.00 loan amount, unless otherwise noted.
- Financing available up to maximum 100% MSRP.
- 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 2010 - 2002

\$20.00 Application Fee

Minimum Loan	Term	Rate	APR	Financing
\$1,000.00	1 Year	4.999%	5.754%	95% NADA Retail
\$1,000.00	2 Year	4.999%	5.400%	95% NADA Retail
\$1,000.00	3 Year	4.999%	5.274%	90% NADA Retail
\$1,000.00	4 Year	4.999%	5.208%	90% NADA Retail
\$1,000.00	5 Year	5.499%	5.671%	90% NADA Retail

- APR: Annual Percentage Rate is based on a \$5,000.00 loan amount, unless otherwise noted.
- Financing available up to maximum 95% NADA retail value.
- 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 2002 or Newer
1st Time Auto Buyer/Student Special!

NO Application Fee!

Maximum Loan	Term	Rate	APR	Optional Rate Reduction(s) (see below for additional options)	Financing
\$15,000.00	1 Year	4.000%	4.000%	0.125% with GAP Ins.; 0.125% with Mechanical Repair Ins.	90% Sales Price; 10% Down Payment REQUIRED
\$15,000.00	2 Year	4.000%	4.000%	0.125% with GAP Ins.; 0.125% with Mechanical Repair Ins.	90% Sales Price; 10% Down Payment REQUIRED
\$15,000.00	3 Year	4.000%	4.000%	0.125% with GAP Ins.; 0.125% with Mechanical Repair Ins.	90% Sales Price; 10% Down Payment REQUIRED
\$15,000.00	4 Year	4.000%	4.000%	0.125% with GAP Ins.; 0.125% with Mechanical Repair Ins.	90% Sales Price; 10% Down Payment REQUIRED
\$15,000.00	5 Year	4.000%	4.000%	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 2012 or Newer

\$20.00 Application Fee

Minimum Loan	Term	Rate	APR	Financing
\$1,000.00	1 Year	5.999%	6.759%	100% MSRP
\$1,000.00	2 Year	5.999%	6.405%	100% MSRP
\$1,000.00	3 Year	5.999%	6.277%	100% MSRP
\$1,000.00	4 Year	5.999%	6.212%	100% MSRP
\$1,000.00	5 Year	5.999%	6.172%	100% MSRP
\$1,000.00	7 Year	6.999%	7.130%	100% MSRP
\$1,000.00	10 Year	8.999%	9.102%	100% MSRP
\$1,000.00	15 Year	10.499%	10.581%	100% MSRP

- APR: Annual Percentage Rate is based on a \$5,000.00 loan amount, unless otherwise noted.
- Financing available up to maximum 100% MSRP.
- 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 2011 - 1992

\$20.00 Application Fee

Minimum Loan	Term	Rate	APR	Financing
\$1,000.00	1 Year	6.499%	7.261%	100% NADA Retail
\$1,000.00	2 Year	6.499%	6.907%	100% NADA Retail
\$1,000.00	3 Year	6.499%	6.779%	95% NADA Retail
\$1,000.00	4 Year	6.499%	6.714%	95% NADA Retail
\$1,000.00	5 Year	6.499%	6.674%	95% NADA Retail
\$1,000.00	7 Year	7.999%	8.133%	90% NADA Retail
\$1,000.00	10 Year	8.499%	8.601%	90% NADA Retail

- APR: Annual Percentage Rate is based on a \$5,000.00 loan amount, unless otherwise noted.
- Financing available up to maximum 100% NADA retail value.
- 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 Application Fee

Minimum Loan	Maximum Loan	Term	Rate	APR
\$500.00	\$5,000.00	1 Year	10.500%	11.316%
\$500.00	\$5,000.00	2 Year	12.000%	12.453%
\$500.00	\$5,000.00	3 Year	13.000%	13.321%
\$500.00	\$5,000.00	4 Year	13.500%	13.752%

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

NEW "HOLIDAY DEBT REGRET" PERSONAL LOAN

\$20.00 Application Fee

Minimum Loan	Maximum Loan	Term	Rate	APR
\$500.00	\$2,500.00	2 Year	8.500%	8.933%

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

"TERM SHARE/IRA" SIGNATURE LINE OF CREDIT

No Application 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.

SHARE SECURED LOAN

\$20.00 Application Fee

Share Type	Maximum Loan	Term	Rate	APR
Savings	Max 95% of Share Balance at Time of Loan Disbursement	1 Year	Share Rate PLUS 3.000%	Share Rate PLUS 3.761%
Term Certificate / IRA	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 4.767%

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

"HOME IMPROVEMENT" PERSONAL LOAN

\$20.00 Application Fee

Minimum Loan	Maximum Loan	Maximum Term	Rate	APR
\$500.00	\$10,000.00	5 Years	7.990%	8.316%

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

OVERDRAFT PROTECTION LOAN

\$20.00 Application Fee

Minimum Loan	Maximum Term	Rate	APR
\$500.00	3 Year	16.000%	16.336%

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

VACATION LOAN

\$20.00 Application Fee

Minimum Loan	Maximum Loan	Term	Rate	APR
\$500.00	\$3,500.00	1 Year	8.250%	9.049%

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

CREDIT BUILDER LOAN

\$20.00 Application Fee

Minimum Loan	Maximum Loan	Maximum Term	Rate / APR
\$500.00	\$2,000.00	2 Year	6.500% / 7.510%

- APR: Annual Percentage Rate is based on a \$2,000.00 loan amount, unless otherwise noted.
 - 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 Application 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.

POOL / SPA LOAN

\$20.00 Application Fee

Minimum Loan	Maximum Loan	Term	Rate	APR
\$1,500.00	\$10,000.00	1 Year	6.500%	7.287%
\$1,500.00	\$10,000.00	2 Year	6.500%	6.921%
\$1,500.00	\$10,000.00	3 Year	6.750%	7.040%
\$1,500.00	\$10,000.00	4 Year	6.750%	6.973%
\$1,500.00	\$10,000.00	5 Year	6.750%	6.932%

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

"BACK TO SCHOOL" PERSONAL LINE OF CREDIT

No Application Fee! No Annual Fee!

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

- APR: Annual Percentage Rate is based on a \$2,000.00 loan amount, unless otherwise noted.
 - Back to School Line of Credit is available to college/university students ONLY; annual proof of student enrollment required.
 - Term is revolving through student enrollment; line closes upon graduation; maximum term following line close is 5 years.

ENERGY LOAN

\$20.00 Application Fee

Minimum Loan	Maximum Loan	Maximum Term	Rate / APR
\$500.00	\$10,000.00	5 Year	7.750% / 7.935%

- 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 Application 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 \$2,500.00 loan amount, unless otherwise noted.
 - Energy Line of Credit requires proof of purchase; funds are made payable directly to vendor.

VISA CREDIT CARD SECURED LOAN

No Application Fee! No Annual Fee!

Minimum Credit	Maximum Credit	Purchase Rate	Cash Advance
\$500.00	\$10,000.00	10.50% APR	12.500% APR

- APR: Annual Percentage Rate is based on a \$5,000.00 loan amount, unless otherwise noted.
- VISA Classic Credit Card only.
- FREE VISA Credit Card 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.

VISA "SMART START" CLASSIC CREDIT CARD

No Application Fee! No Annual Fee!

Minimum Credit	Maximum Credit	Purchase Rate	Cash Advance
\$200.00	\$5,000.00	10.50% APR	12.500% APR

- APR: Annual Percentage Rate is based on a \$5,000.00 loan amount, unless otherwise noted.
- FREE VISA Credit Card REWARDS Score Card program; DOUBLE REWARDS for the first (3) months.

VISA PLATINUM CREDIT CARD

No Application Fee! No Annual Fee!

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

- APR: Annual Percentage Rate is based on a \$5,000.00 loan amount, unless otherwise noted.
- FREE VISA Credit Card REWARDS Score Card program.

VISA CLASSIC CREDIT CARD

No Application Fee! No Annual Fee!

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

- APR: Annual Percentage Rate is based on a \$5,000.00 loan amount, unless otherwise noted.
- FREE VISA Credit Card REWARDS Score Card program.

VISA BUSINESS PLATINUM CREDIT CARD

No Application Fee! No Annual Fee!

Minimum Credit	Maximum Credit	Purchase Rate	Cash Advance
\$1,000.00	\$25,000.00	10.000% APR	15.000% APR

- APR: Annual Percentage Rate is based on a \$5,000.00 loan amount, unless otherwise noted.
- FREE VISA Credit Card REWARDS Score Card program.