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**All Certificates (CDs) available as Individual Retirement Accounts
 (Traditional/Roth/Coverdell or SEP)**

IRA Certificates

Term In Months	Minimum Opening Balance	Interest Rate	Annual Percentage Yield (APY)*
60	\$500	2.618%	2.650%
48	\$500	2.374%	2.400%
36	\$500	2.080%	2.100%
24	\$500	1.785%	1.800%
18	\$500	1.193%	1.200%
12	\$500	.797%	.800%
6	\$500	.549%	.550%
3	\$500	.349%	.350%

Loyalty Certificates

Term In Months	Minimum Opening Balance	Loyalty Interest Rate	Loyalty Annual Percentage Yield (APY)**
60	\$500	2.618%	2.650%
48	\$500	2.374%	2.400%
36	\$500	2.080%	2.100%
24	\$500	1.785%	1.800%
18	\$500	1.193%	1.200%
12	\$500	.797%	.800%
6	\$500	.549%	.550%
3	\$500	.349%	.350%

Certificates

Term In Months	Minimum Opening Balance	Interest Rate	Annual Percentage Yield (APY)*
60	\$500	2.374%	2.400%
48	\$500	2.129%	2.150%

36	\$500	1.834%	1.834%
24	\$500	1.539%	1.550%
18	\$500	.946%	.950%
12	\$500	.549%	.550%
6	\$500	.300%	.300%
3	\$500	.100%	.100%

Grow Certificate

Term In Months	Minimum Opening Balance	Interest Rate	Annual Percentage Yield (APY)*
12	\$5	.797%	.800%

Youth Certificates (0-17 Years)

Term In Months	Minimum Opening Balance	Interest Rate	Annual Percentage Yield (APY)*
24	\$250	1.439%	1.550%
12	\$250	.549%	.550%

Rates effective as of August 1, 2010 and subject to change.

*ANNUAL PERCENTAGE YIELD (APY) Rates are subject to change. There is a penalty for early certificate withdrawal.

**The Loyalty Rate and Loyalty APY (25 basis points over the standard yield) are available to any member that meets any of the following: 1) Have been an LCCU member for 5 years or more; 2) Have Direct Deposit to an LCCU checking account; 3) Have a combined loan balance of \$10,000 or more; or 4) Use LCCU's Bill Pay Service.