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Loan Rates

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Loan Services	Months	APR
New Vehicles 2008-2010	36-84 months	3.85% to 18.00%*
Used Vehicles 2005-2007	36-72 months	4.60% to 18.00%*
Used Vehicles 2000-2004	36-72 months	5.50% to 18.00%*
New RV/Boat 2009-2010	36-180 months	6.24% to 18.00%
Used RV/Boat 2003-2008	36-180 months	6.49% to 18.00%
Used RV/Boat 1999-2002	36-180 months	8.24% to 18.00%
Other Collateral	36-72 months	8.24% to 18.00%
Home Equity Line of Credit		3.25% (v)1
Home Equity Loan Terms up to 5 years		5.00%(f)-11.00%(f)2+
Home Equity Loan Terms up to 15 years		6.00%(f) - 12.00%(f)3+
Home Equity Loan Terms up to 20 years		6.5%(f)-12.5%(f)4+
Home Equity ARM Terms up to 5 years		4.24%(v)5
VISA Platinum No annual fee		3.9%(f) 6-month purchase and balance transfer rate** 12.9%(f) thereafter
VISA Share Secured No annual fee		10.00% (v)
Personal Loan	36-72 months	9.99% to 19.99%

New Motorcycle 2009-2010	36-72 months	6.74% to 18.00%
Used Motorcycle 2003-2008	36-72 months	6.99% to 18.00%

Rates effective as of November 1, 2009 and subject to change.

APR = Annual Percentage Rate

(f) = fixed rate

(v) = variable rate

Loan rates vary, based upon each member's individual credit history and loan term selected. All loans are subject to credit approval and our lending policies.

* The loan payment for the auto loan must be enrolled for an automated loan payment from an LCCU Account. For rate without automatic payment, add 0.50%. If loan term exceeds 74 months, add 0.50%.

+ There is a .25% basis point discount if the loan is in first position.

1 APR (Annual Percentage Rate). Only available for new Home Equity Lines of Credit. Rate is variable and the index used is the US Prime rate published in the Wall Street Journal as quoted on the last day of the 2nd month of the preceding quarter (November, February, May, August). Maximum lifetime APR is 15%. Credit Union pays the closing costs, which include: flood determination, title insurance and recording fees, up to \$300. Applicant pays appraisal if needed. The costs typically range from \$0 to \$450. There will be prepayment penalty of \$300 if loan is paid off and closed prior to 3 years from loan origination. Primary residence only. Membership requirements apply. Subject to application and credit approval.

2 APR (ANNUAL PERCENTAGE RATE) APR effective November 1, 2009 and subject to change without notice. Fixed rate loan as low as 5.00% APR. The rate you qualify for is determined by application and credit information. Credit Union pays the closing costs, which include: flood determination, title insurance and recording fees up to \$300. Applicant pays appraisal if needed. The costs typically range from \$0 to \$450. There will be a prepayment penalty of \$300 if loan is paid off and closed prior to 3 years from loan origination. Primary residence only, maximum LTV is 80%. Membership requirements apply. Subject to application and credit approval.

3 APR (ANNUAL PERCENTAGE RATE) APR effective November 1, 2009 and subject to change without notice. Fixed rate loan as low as 6.00% APR. The rate you qualify for is determined by application and credit information. Credit Union pays the closing costs, which include: flood determination, title insurance and recording fees up to \$300. Applicant pays appraisal if needed. The costs typically range from \$0 to \$450. There will be a prepayment penalty of \$300 if loan is paid off and closed prior to 3 years from loan origination. Primary residence only, maximum LTV is 80%. Membership requirements apply. Subject to application and credit approval.

4 APR (ANNUAL PERCENTAGE RATE) APR effective November 1, 2009 and subject to change without notice. Fixed rate loan as low as 6.50% APR. The rate you qualify for is determined by application and credit information. Credit Union pays the closing costs, which include: flood determination, title insurance and recording fees up to \$300. Applicant pays appraisal if needed. The costs typically range from \$0 to \$450. There will be a prepayment penalty of \$300 if loan is paid off and closed prior to 3 years from loan origination. Primary residence only, maximum LTV is 80%. Membership requirements apply. Subject to application and credit approval.

5 APR (Annual Percentage Rate). Only available for new Home Equity ARM loans. The annual percentage rate is based on a margin and an index. The index is the Prime Rate as published by the Wall Street Journal. The annual percentage can change every five years on the anniversary date of the day we disburse funds. We will use the most recent index value as of the last day of the previous month prior to disbursement rounded to the nearest .25%. Maximum APR is 15%. Credit Union pays the closing costs, which include: flood determination, title insurance and recording fees, up to \$300. Applicant pays appraisal if needed. The costs typically range from \$0 to \$450. There will be a prepayment penalty of \$300 if loan is paid off and closed prior to 3 years from loan origination. Primary residence only. Membership requirements apply. Subject to application and credit approval.

** The promotional balance Transfer APR is good for all balance transfers for the first six billing cycles. Beginning on the first day of the thirteenth billing cycle, the Periodic Rate and corresponding APR will increase to the standard rates set forth in section (12) for purchases and cash advances. Your Balance Transfer APR may end sooner if any Total Minimum Payment Due is not received by the Payment Due Date. Then, as of the first day of the billing cycle in which the event occurs, the Balance Transfer APR will end. Thereafter, the APRs for all new and outstanding Balance Transfers will be increased to the APR as set forth in your Credit Card Agreement. Please note the does not apply to cash advances.

See your Credit Card Agreement for any other applicable transaction fees.

