

LOAN RATE SHEET AS OF: May 1, 2024

Visa Platinum Credit Card: No annual fees or over the credit limit fees!

Rate of 3.99% APR For Balance Transfers for 9-Months for new and existing cards*, thereafter:

Without Rewards Program, rates as low as Prime Plus 5.9%, currently 14.40% APR

With Rewards Program, rates as low as Prime Plus 7.9%, currently 16.40% APR

Rates assume a FICO score of 730 or greater. Maximum credit limit of \$20,000

NEW AUTO & TRUCK LOANS* To purchase or refinance a 2022, 2023 or 2024 auto or truck with less than 25,000 miles)

Up to 48 months, as low as.....4.99% (0% down)

49 to 60 months, as low as.....5.24% (0% down)

61 to 72 months, as low as.....5.49% (0% down)

73 to 84 months, as low as.....5.99% (0% down)

Rates include a 1/4% automatic repayment discount and a online application discount of 0.10%

Rates, down payment and terms will depend on past credit history. Refinances of new vehicle loans are also eligible for the above rates (maximum mileage 25,000, otherwise financed as a used vehicle, other restrictions apply). Minimum rate 4.99%.

USED AUTO & TRUCK* To purchase (from a dealer or private party) or refinance a vehicle thru the 2011 model year.

Up to 48 months, as low as.....5.24% (0% down)

49 to 60 months, as low as.... 5.49% (0% down)

61 to 72 months, as low as.....5.74% (0% down)

Rates include a 1/4% automatic repayment discount and a online application discount of 0.10%

Rates, down payment and terms will depend on past credit history. The minimum rate for model years 2018 to 2021 and 2022 and 2023 models with more than 25,000 miles is 5.24%.

The minimum rate for model years 2015 thru 2017 is 6.24%. The minimum rate for model years 2011 thru 2014 is 6.99%.

PERSONAL AND HOME IMPROVEMENT LOANS* A fixed rate unsecured loan.

Current range of rates, dependent on the member's credit and finances; 8.99% - 17.75%.

Minimum loan of \$300, maximum loan of \$25,000.

BOAT & RECREATIONAL VEHICLE LOANS* To purchase or refinance a new or used boat, motor home, travel trailer or camper.

Up to 6 years, as low as.....4.49%(Loans \$25,000 -\$100,000).....5.24% (Loans \$15,000 - \$24,999).....5.74% (under \$15,000)

Up to 10 years, as low as.....4.49%(Loans \$25,000 -\$100,000).....5.74% (Loans \$15,000 - \$24,999).....6.24% (under \$15,000)

Up to 15 years, as low as.....4.74%(Loans \$25,000 -\$100,000)

1/4% discount available if member elects 5-year balloon payment (minimum loan of \$25,000), Terms up to 15 years are available (depends on value). Rate 1/4% lower if 30% down. Rate 1/4% higher if less than 20% down. Maximum loan available is \$100,000.00. Minimum rate 4.49%.

MOTORCYCLE LOANS*: To purchase or refinance a new or used motorcycle (up to 10 years old).

Rates as low as 4.49% for 4 years, 4.74% for 5 years (assuming 20% down and automatic repayment; used rates 1/2% higher)

(other rates may apply depending on term, down payment and automatic repayment).

COMPUTER & EDUCATION LOANS A fixed rate unsecured loan to finance any tuition or computer related expenses.

Current range of rates, dependent on the member's credit and finances; 7.99% - 17.49%.

Minimum loan of \$500, maximum loan of \$3,000.

SHARE & CERTIFICATE LOANS Borrow against your share/savings or a regular certificate account (excluding IRA's).

Share loans: 3.75% Certificate loans: Current certificate rate plus 2.50%

REDI LINE CHECKING OVERDRAFT LOAN An overdraft line of credit tied to your LM Federal checking account. Credit limits up to \$5,000 are available. 15.9% APR

HOME EQUITY CREDIT LINE A variable rate credit line secured by your primary residence in MD, PA, VA, DE, NJ or DC. Maximum line of \$200,000. Interest rate based on the Wall Street Journal Prime. Introductory rate of 3.99% for 12-months after opening (if \$20,000+ initial advance), ongoing rates, subject to a 3.00% lifetime floor rate, are as low as:

<u>Line of Credit Limit</u>	<u>Up to 80% Loan to Value</u>	<u>Up to 85% Loan to Value</u>
\$25,000 TO \$200,000:	Prime minus ½% (currently 8.00%)	Prime minus 0% (currently 8.50%)
\$5,000 TO \$24,999:	Prime minus 0% (currently 8.50%)	Prime plus ½% (currently 9.00%)

FIXED RATE HOME EQUITY LOANS (2nd Mortgage) A fixed rate installment loan secured by your primary residence.

Up to 5 years, as low as.....**5.24%** (80% LTV)..... **5.74%** (85% LTV)
Up to 7 years, as low as.....**5.49%** (80% LTV)..... **5.99%** (85% LTV)
Up to 10 years, as low as.....**5.74%** (80% LTV)..... **6.24%** (85% LTV)
Up to 15 years, as low as.....**6.24%** (80% LTV)..... **6.74%** (85% LTV)

LTV = maximum loan-to-value. Available in MD,DC,VA,PA,DE & NJ.

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