

LOAN RATE SHEET AS OF: April 10th 2025

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

Without Rewards Program, rates as low as Prime Plus 5.9%, currently 13.40% APR

With Rewards Program, rates as low as Prime Plus 7.9%, currently 15.40% APR

Special Offer: Transfer balances from a credit card or personal loan with another lender to your new or existing LMFCU Visa Platinum credit card and pay a low 2.99% APR for 12 months!

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

NEW AUTO & TRUCK LOANS* To purchase or refinance a 2023, 2024 or 2025 auto or truck with less than 25,000 miles)

Up to 48 months, as low as.....4.24% APR (0% down)

49 to 60 months, as low as.....4.49% APR (0% down)

61 to 72 months, as low as.....4.99% APR (0% down)

73 to 84 months, as low as.....5.74% APR (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 4.49% APR.

USED AUTO & TRUCK* To purchase (from a dealer or private party) or refinance a vehicle thru the 2012 model year.

Up to 48 months, as low as.....4.49% APR (0% down)

49 to 60 months, as low as.... 4.74% APR (0% down)

61 to 72 months, as low as....5.24% APR (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 2019 thru 2024 models with more than 25,000 miles is 4.49%.

The minimum rate for model years 2016 thru 2018 is 5.24%. The minimum rate for model years 2012 thru 2015 is 5.99%.

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

Current range of rates, dependent on the member's credit and finances; 8.49% - 17.75%.

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

BOAT. PERSONAL WATERCRAFT & RECREATIONAL VEHICLE LOANS*

To purchase or refinance a new or used boat. personal watercraft, motor home, travel trailer, 5th wheel 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)

¼% 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 ¼% lower if 30% down. Rate ¼% 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 \$5,000.

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

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

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, NY, FL or DC. Maximum line of \$300,000. Interest rate based on the Wall Street Journal Prime. Introductory rate of 2.99% APR 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 7.00% APR)	Prime minus 0% (currently 7.50% APR)
\$5,000 TO \$24,999:	Prime minus 0% (currently 7.50% APR)	Prime plus ½% (currently 8.00% APR)

FIXED RATE HOME EQUITY LOANS (2nd Mortgage) A fixed rate installment loan secured by your primary residence in MD, PA, VA, DE, NJ, NY, FL or DC. The maximum loan is \$250,000..

Up to 5 years, as low as.....**5.24% APR** (80% LTV)..... **5.74% APR** (85% LTV)

Up to 7 years, as low as.....**5.49% APR** (80% LTV)..... **5.99% APR** (85% LTV)

Up to 10 years, as low as.....**5.74% APR** (80% LTV)..... **6.24% APR** (85% LTV)

Up to 15 years, as low as.....**6.24% APR** (80% LTV)..... **6.74% APR** (85% LTV)

LTV = maximum loan-to-value. APR = Annual Percentage Rate

PROVIDING QUALITY MEMBER SERVICE SINCE 1949