

## LOAN RATE SHEET AS OF: OCTOBER 1<sup>st</sup>, 2018\*

### **NEW AUTO & TRUCK LOANS\*** To purchase or refinance a recently purchased new auto or truck (2018 & 2019 model)

Up to 48 months, as low as.....**2.99%** (10% down).....**2.99%** (0% down)

49 to 60 months, as low as.....**3.24%** (10% down).....**3.24%** (0% down)

61 to 72 months, as low as.....**3.74%** (10% down).....**3.74%** (0% down)

73 to 84 months, as low as.....**3.99%** (10% down).....**3.99%** (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 20,000, otherwise financed as a used vehicle, other restrictions apply). Minimum rate 2.99%.

### **USED AUTO & TRUCK\*** To purchase (from a dealer or private party) or refinance a vehicle thru the 2006 model year.

Up to 48 months, as low as.....**3.24%** (10% down) ..... **3.24%** (0% down)

49 to 60 months, as low as.... **3.49%** (10% down)..... **3.49%** (0% down)

61 to 72 months, as low as....**4.24%** (10% down)..... **4.24%** (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 2014 thru 2012 is 4.24%

The minimum rate for model years 2011 thru 2006 is 4.99%.

### **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.

### **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 2.49% for 6-months after opening, ongoing rates, subject to a 3.5% floor rate, are as low as:

<u>Line of Credit Limit</u>	<u>Up to 80% Loan to Value</u>	<u>Up to 90% Loan to Value</u>
\$25,000 TO \$150,000:	Prime minus ½% (currently 4.75%)	Prime minus 0% (currently 5.25%)
\$5,000 TO \$24,999:	Prime minus 0% (currently 5.25%)	Prime plus ½% (currently 5.75%)

### **FIXED RATE HOME EQUITY LOANS\*** A fixed rate installment loan secured by your primary residence.

Up to 5 years, as low as.....**3.84%** (70% LTV).....**3.99%** (80% LTV)..... **4.74%** (90% LTV)

Up to 7 years, as low as.....**4.34%** (70% LTV).....**4.49%** (80% LTV)..... **5.24%** (90% LTV)

Up to 10 years, as low as.....**5.09%** (70% LTV).....**5.24%** (80% LTV)..... **5.99%** (90% LTV)

Up to 15 years, as low as.....**5.84%** (70% LTV).....**5.99%** (80% LTV)..... **6.49%** (90% LTV)

LTV = maximum loan-to-value. **\*If no first mortgage rate is ¼% lower\***

Maximum loan is \$150,000 for 5 and 7-year loans, otherwise \$100,000.

### **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)

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 4.74% for 3 years, 4.74% for 5 years (used rates 1% higher)

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

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

Share loans: 3.40% 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. 15.9%

All loan interest rates listed are the Annual Percentage Rate (APR). LM Federal is an equal housing lender. All loans may be repaid by payroll deductions (from any employer), automatic account transfer from a Credit Union account or the mail. Rates are based on credit and are subject to change at any time. Rates quoted assume a credit score of 730 or greater. There is no required waiting period for new members to borrow from LM Federal. \*Rates include a ¼% automatic payment discount (payroll deduction or automatic transfer from a LM Federal account).