LG&W Federal Credit Union

As of July 1, 2018

SHARE RATES

Share Account	Balance	Rate	APY
Regular Share	$5.00 & above	0.10%	0.10%
My Savings	$5.00 & above	0.05%	0.05%
Money Market	$100,000 and above	0.50%	0.50%
	$3,000 to $99,999.99	0.40%	0.40%
	$0.01 to $2,999.99	0.20%	0.20%
Share Draft/Checking	N/A	0.00%	0.00%
Christmas Club	$5.00 and above	0.10%	0.10%
IRA Account	N/A	0.50%	0.50%
Max Money *	Up to $500	5.84%	6.00%
	Over $500	0.15%	0.15%

* For children under 18 years old

Rates quoted are subject to change without notice. The annual percentage yield is based on an assumption that dividends will remain in the account until maturity. A withdrawal will reduce earnings.

SHARE CERTIFICATE RATES

Term of Certificate	Balance	Rate	APY
6 Months	Min $1,000.00	.40%	.40%
12 Months	Min $1,000.00	.60%	.60%
24 Months	Min $1,000.00	1.20%	1.20%
28 Months	Min $1,000.00	2.10%	2.10%
36 Months*	Min $1,000.00	.80%	.80%
48 Months	Min $1,000.00	1.45%	1.45%
60 Months	Min $1,000.00	1.75%	1.75%

*36-month certificate has one-time option to bump up to higher interest rate.

IRA CERTIFICATE RATES

Term of Certificate	Balance	Rate	APY
12 Months	Min $1,000.00	.65%	.65%
24 Months	Min $1,000.00	1.25%	1.25%
28 Months	Min $1,000.00	2.15%	2.15%
36 Months	Min $1,000.00	.85%	.85%
48 Months	Min $1,000.00	1.50%	1.50%
60 Months	Min $1,000.00	1.80%	1.80%

*36-month IRA certificate has one-time option to bump up to higher interest rate.

All yields quoted are subject to change without notice. Penalty for early withdrawal of certificates: 90 days dividend. The penalty could be more than the dividends and therefore come from the principal of the certificate.

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Phone 901-680-7995 * Fax 901-680-7998

Website: www.lgwfcu.com

LOAN RATES

Auto Loans	Term	APR
New Auto		
Current Year	84 months (min $20,000)	3.99% to 15.99%
	72 months (min $20,000)	3.75% to 15.75%
	60 months	3.49% to 15.49%
	48 months	2.99% to 14.99%
	36 months	1.99% to 13.99%
Used Auto		
2014-2018	up to 60 months	3.99% to 16.99%
2011-2013	up to 48 months	3.49% to 16.49%
2009-2010	up to 36 months	4.49% to 17.49%
Motorcycles & ATV's		
New	60 months	4.49% to 16.49%
Used 2015-2018	60 months	4.99% to 17.99%
Motor Homes, Travel Trailers, and Boats		
New	60 months	4.49% to 16.49%
	84 months-min $20,000	5.49% to 17.49%
Used 2018-2012	60 months-min $5,000	4.99% to 17.99%

Other Loans	Term	APR
Credit Card	max $15,000	7.90% to 16.90%
Line of Credit	max $15,000	8.90% to 17.90%
Helping Hand	$1,500	18.00%
"PAL"	$1,000	28.00%
Computer	36 months max $5,000	8.90% to 17.90%
Share-Secured	up to 30 months	4.00%
	31 to 60 months	5.00%
	61 to 120 months	6.00%
Share Certificate	2.00% over CD rate (min 6.00%)	

Real-Estate Type	Annual Percentage Rate (APR)	
Home Equity LOC	5.00%	Prime Variable
2nd MTG 5yrs	5.0% - 6.0%	Fixed
2nd MTG 10yrs	6.0% - 7.0%	Fixed
Loan-to-Value	**90%**	
1st MTG (5yrs)	3.50%	
1st MTG (10yrs)	4.00%	
1st MTG (15yrs)	4.25%	
30/5 yr. Balloon	3.75%	
30/15 yr. Balloon	4.50%	
Land Loans	7.00% to 8.00%	

* Call 680-7995 for additional details

Certain fees and conditions may apply to the real estate loan types. For complete details call 901 680-7995.

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