LG&W Federal Credit Union

January 1, 2023

SHARE RATES

Share Account	Balance	Rate	APY
Regular Share	$5.00 & Above	0.20%	0.20%
My Savings	$5.00 & Above	0.20%	0.20%
Money Market	$100,000 & Above	0.60%	0.60%
	$3,000 to $99,999.99	0.45%	0.45%
	$.01 to $2,999.99	0.20%	0.20%
Share Draft/Checking	N/A	0.00%	0.00%
Christmas Club	$5.00 & Above	0.20%	0.20%
IRA Account	N/A	0.65%	0.65%
Max Money*	Up to $500	5.84%	6.00%
	Over $500	0.45%	0.45%

*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	1.50%	1.50%
12 Months	Min $1,000	1.75%	1.75%
24 Months	Min $1,000	1.90%	1.90%
36 Months**	Min $1,000	2.00%	2.00%
48 Months	Min $1,000	2.15%	2.15%
60 Months	Min $1,000	2.25%	2.25%

**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	1.80%	1.80%
24 Months	Min $1,000	1.95%	1.95%
36 Months**	Min $1,000	2.05%	2.05%
48 Months	Min $1,000	2.20%	2.20%
60 Months	Min $1,000	2.30%	2.30%

**36-month 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.

1616 Whitten Road ● Memphis, TN 38134
Phone 901-680-7995 ● Fax 901-680-7998
Website: www.lgwfcu.com

LOAN RATES

Vehicle Loans	Term	APR
Autos* **		
2014-2023	84 months	5.99 % to 17.99%
	60-83 months	5.49% to 17.49%
	36-59 months	4.99% to 16.99%
	up to 35 months	4.49% to 16.49%
Boats & RVs* **		
2017-2023	84 months	5.99 % to 17.99%
	60-83 months	5.49% to 17.49%
	36-59 months	4.99% to 16.99%
	up to 35 months	4.49% to 16.49%
Motorcycles & ATVs* **		
2020-2023	84 months	5.99 % to 17.99%
	60-83 months	5.49% to 17.49%
	36-59 months	4.99% to 16.99%
	up to 35 months	4.49% to 16.49%
Autos - Extended Model Years		
2012-2013	up to 36 months	9.00% to 18.00%
Other Loans	**Term**	**APR**
Credit Card	max $15,000	7.90% to 16.90%
Line of Credit	max $15,000	9.00% to 18.00%
Helping Hand	$2,500	18.00%
Credit Builder	$1,200	12.00%
Anytime	$2,000	16.00%
"PAL II"	$2,000	28.00%
Computer	36 months - max $5,000	9.00% to 18.00%
Share-Secured	up to 30 months	5.00%
	31 to 60 months	6.00%
	61 to 120 months	7.00%
Share Certificate	2.00% over CD rate (min 6.00%)	

Real-Estate Type	Annual Percentage Rate (APR)	
Home Equity LOC	7.50%	Prime Variable
2nd MTG 5 yrs	7.50% - 8.50%	Fixed
2nd MTG 10 yrs	8.50% - 9.50%	Fixed
Loan-to Value	**90%**	
1st MTG (5yrs)	5.00%	
1st MTG (10yrs)	5.50%	
1st MTG (15yrs)	5.75%	
30/5 yr. Balloon	6.25%	
30/15 yr. Balloon	7.00%	
Land Loans	8.00% to 9.00%	

***Minimum $30,000 for loans financed for 72 months and above

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

Rates quoted are subject to change without notice.