Share & Deposit Account Rate Summary

LGFCU™

Share & Deposit Account Rates

YOUR LOCAL BRANCH OFFICE

As of August 1, 2016

Quoted rates, dividends and annual percentage yields (APY) are subject to change daily at the discretion of the Board of Directors. For the most up-to-date rate information, call 888.732.8562 or 919.857.2150 locally in Raleigh.

Accounts	Minimum Deposit	Dividend Rate	APY
Share	$ 25	0.25%	0.25%
Share Term Certificate			
6 Month	$250	0.50%	0.50%
12 Month	$250	0.75%	0.75%
18 Month	$250	1.00%	1.00%
24 Month	$250	1.00%	1.00%
30 Month	$250	1.00%	1.00%
36 Month	$250	1.25%	1.25%
48 Month	$250	1.50%	1.50%
60 Month	$250	1.75%	1.75%
Money Market Share	$250	0.35%	0.35%
Checking	$ 0	0.15%	0.15%
IRA/SEP/CESA	$ 25	1.00%	1.01%
HSA	$ 0	1.50%	1.51%
FAT CAT Share (Ages 0 - 12)	$ 5	0.75%	0.75%
Zard Share (Ages 13 - 19)	$ 25	0.75%	0.75%
Holiday Cash Club	N/A	0.75%	0.75%
SALO Cash	N/A	0.25%	0.25%

There is no minimum balance required to earn dividends on Share, Checking and IRA/SEP/CESA accounts. The minimum balance to earn dividends on Share Term Certificates and Money Market Share accounts is $250.

Initial checking deposit must cover first box of checks and first $1 monthly service fee.

Share Term Certificates are Fixed Rate accounts. All other accounts are Variable Rate accounts with rates subject to change daily.

Fees, other conditions or early withdrawal penalties may reduce the earnings on an account. Ask any employee for further information about the fees and terms applicable to these accounts.

Your savings federally insured to at least $250,000 and backed by the full faith and credit of the United States Government
NCUA
National Credit Union Administration, a U.S. Government Agency

Federally Insured by NCUA

LGFCU®
LOCAL GOVERNMENT
FEDERAL CREDIT UNION