

Maximize Your Rewards

It's easy to move up to the next rewards level. Just increase your share or loan balances with us. Here are just three of the many ways to do so:

- **Apply for a low-rate Lafayette Federal loan.** Take advantage of one or more of our great loan products. Get the extra cash you need now, at our competitive rates.
- **Transfer credit card balances from other institutions to your Lafayette Federal MasterCard.** Don't pay those higher interest rates and annual fees. Consolidate your bills to just one low monthly payment, with no hidden charges.
- **Move deposit funds from another financial institution.** Take advantage of our competitive dividends on savings. Make a deposit to your share savings account, or start a share certificate or IRA.

We know a good, solid relationship requires trust and are committed to staying worthy of yours: we're in this for the long haul. So we hope you're ready to make that move to the next level with us.

Feel free to stop by or call us with any questions you have about all this. More details are also available at www.lfcu.org.



Branch Locations

DISTRICT OF COLUMBIA

JACK WELTY FINANCIAL SERVICE CENTER

1300 Pennsylvania Avenue, NW, Room C, 1-80, Washington, DC 20523

Hours: (M-F) 8:30 a.m. – 4:00 p.m.

ATM adjacent to branch

SBA FINANCIAL SERVICE CENTER

409 Third Street, SW, #105, Washington, DC 20024

Hours: (M-F) 8:30 a.m. – 4:00 p.m.

ATM adjacent to branch

COLUMBIA HEIGHTS FINANCIAL SERVICE CENTER

1381 Kenyon Street, NW, Washington, DC 20010

Hours: (M-F) 9:00 a.m. – 5:00 p.m.

(Sat) 9:00 a.m. – noon

ATM adjacent to branch

MARYLAND

CABIN JOHN FINANCIAL SERVICE CENTER

7901 Tuckerman Lane, Potomac, MD 20854

Hours: (M-W, F) 8:30 a.m. – 4:00 p.m., (Th) 10:30 a.m. – 6:00 p.m.

(Sat) 9:00 a.m. – noon

ATM adjacent to branch

KENSINGTON FINANCIAL SERVICE CENTER

3535 University Boulevard West, Kensington, MD 20895

Hours: (M-F) 8:30 a.m. – 4:00 p.m., (Sat) 9:00 a.m. – noon

ATM adjacent to branch

Additional LFCU ATM Locations

DISTRICT OF COLUMBIA

811 Vermont Avenue, NW *(in the lobby)*

1615 M Street, NW *(in the lobby)*

409 Third Street, SW *(on the concourse level, behind the security desk)*

1440 P Street, NW *(in Whole Foods Market)*

MARYLAND

833 Wayne Avenue, Silver Spring *(in Whole Foods Market)*

4804 Whiskey Court, Ijamsville, MD 21754

14921-J Shady Grove Road, Rockville, MD

(in the Mamma Lucia Restaurant)

10220 River Road, Potomac, MD

VIRGINIA

2700 Wilson Boulevard, Arlington *(in Whole Foods Market)*

7511 Leesburg Pike, Falls Church *(in Whole Foods Market)*

143 Maple Avenue East, Vienna *(in Whole Foods Market)*

Call Center

Local Number: 301-929-7990

Toll Free: 800-888-6560

Website: www.lfcu.org

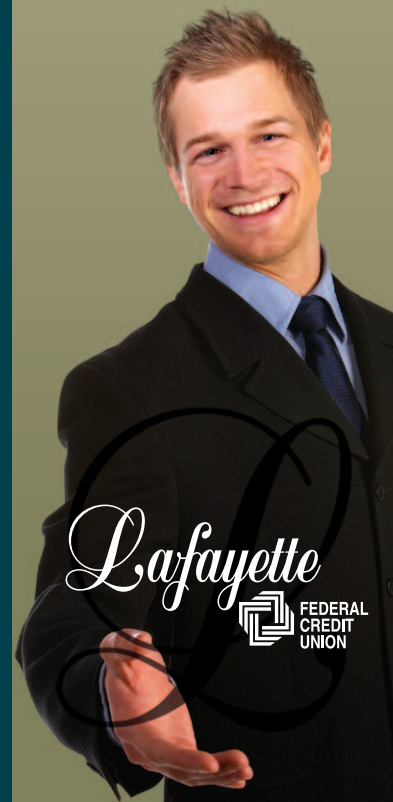
E-mail: memberservice@lfcu.org

TRANSACTION LIMITATIONS — During any statement period, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer or telephonic order of instruction. No more than three of the six transfers may be made by check, draft, debit card or similar order to a third party. The credit union allows four free withdrawals or transfers each month from the Prime share account; should you exceed this transaction limitation, your account will be subject to a fee.

Your savings are federally insured to at least \$250,000 by the National Credit Union Administration (NCUA), an agency of the U.S. government.

Relationship Checking

*The Best Relationships Are
the Most Rewarding*



Lafayette



The Best Relationships Are the Most Rewarding

At Lafayette Federal, we know that a great relationship is never one-sided. That's why we believe it's important to reward our members. Your membership at Lafayette Federal already provides you with many outstanding benefits. We think it's time to take this relationship to the next level.

Our Relationship Checking program rewards members who choose to maximize their financial relationship with us. If you have a checking account with direct deposit and you save and borrow at Lafayette Federal,* you may qualify for a Presidential, Premier or Preferred Checking Account that provides an attractive package of rewards. The greater the financial relationship you have with Lafayette Federal, the greater the rewards. And the more rewards you get, the more money you save and earn.

Rewards Levels

There are three different levels of relationship checking: **Presidential**, **Premier** and **Preferred**. If you participate in relationship checking, your current level is indicated on your account statement every month. Take a look at the chart to see how you can qualify for each rewards level and its money-saving benefits!

Presidential






Premier



Preferred



*Direct deposit may be payroll, social security, pension or government annuity.

CRITERIA	REWARDS
<p>Presidential Checking</p> <ul style="list-style-type: none"> • Combined average monthly share and loan balances of \$500,000+ with at least \$20,000 in deposits • Checking Account • Direct Payroll Deposit 	<p>Preferred and Premier Checking rewards plus:</p> <ul style="list-style-type: none"> • Additional dividends or loan discounts on various, select promotional products • Additional bonus dividend on select deposit products • \$10 credit for purchase of checks • FREE Identity Theft Security-Plus • FREE Consumer Remote Deposit Capture (<i>Coming soon</i>) • Statement photocopy at no fee • Verification of deposit at no fee
<p>Premier Checking</p> <ul style="list-style-type: none"> • Combined average monthly share and loan balances of \$250,000+ with at least \$5,000 in deposits • Checking Account • Direct Payroll Deposit 	<p>Preferred Checking rewards plus:</p> <ul style="list-style-type: none"> • Additional dividends or loan discounts on various, select promotional products • Additional bonus dividend on select deposit products • \$5 credit for purchase of checks • Replacement ATM/debit card at no fee • Replacement ATM/debit PIN at no fee • Money orders at no fee • Share draft photocopy at no fee • Stop payment order at no fee • Cashiers check at no fee • Incoming wire at no fee
<p>Preferred Checking</p> <ul style="list-style-type: none"> • Combined average monthly share and loan balances of \$10,000+ with at least \$1,000 in deposits • Checking Account • Direct Payroll Deposit 	<ul style="list-style-type: none"> • Bill Pay with no fee • Consumer remote deposit capture (FREE for six months) (<i>Coming soon</i>) • Identity Theft Security — basic service (FREE for six months) • Travelers cheques at no fee • eZforex foreign currency purchase discount delivery (one FREE delivery per year)

Eligibility criteria for rewards level re-evaluated on a monthly basis. Rewards subject to change based on eligibility.