America's Credit Unions

Membership Benefits Report

Year-End 2025

> cuna.org/research

Lafayette FCU

The Benefits of Membership

Credit unions generally provide financial benefits to members through lower loan rates, higher savings rates, and fewer fees than banking institutions.

America's Credit Unions estimates that Lafayette FCU provided $35,158,137 in direct financial benefits to its 57,147 members during the twelve months ending December 2025 [(1)].

These benefits are equivalent to $615 **per member or** $1,292 **per member household** [(2)].

The per-member and per-household member benefits delivered by Lafayette FCU are substantial. But, these benefits are reported as *averages*. Mathematically, that means the total benefits you provide are divided across all members (or all member households) - even those who conduct very little financial business with the credit union.

For example, financing a $30,000 new automobile for 60 months at Lafayette FCU will save members an average $120 per year in interest expense compared to what they would pay at a banking institution in the state. That's approximately $600 in savings over 5 years.

Further, loyal members (3) - those who use the credit union extensively - often receive total financial benefits that are much greater than the average.

America's Credit Unions estimates that Lafayette FCU provided loyal high-use member households $1155 in direct financial benefits during the twelve month period.

Lafayette FCU excels in providing member benefits in many loan and savings products. In particular, Lafayette FCU offers lower loan rates on the following accounts: new car loans, used car loans, personal unsecured loans, first mortgage-adjustable rate, home equity loans, credit cards loans.

America's Credit Unions

Source: Rate.net, NCUA, and America's Credit Unions.

(1) Rates and fees as of 5/5/2026.

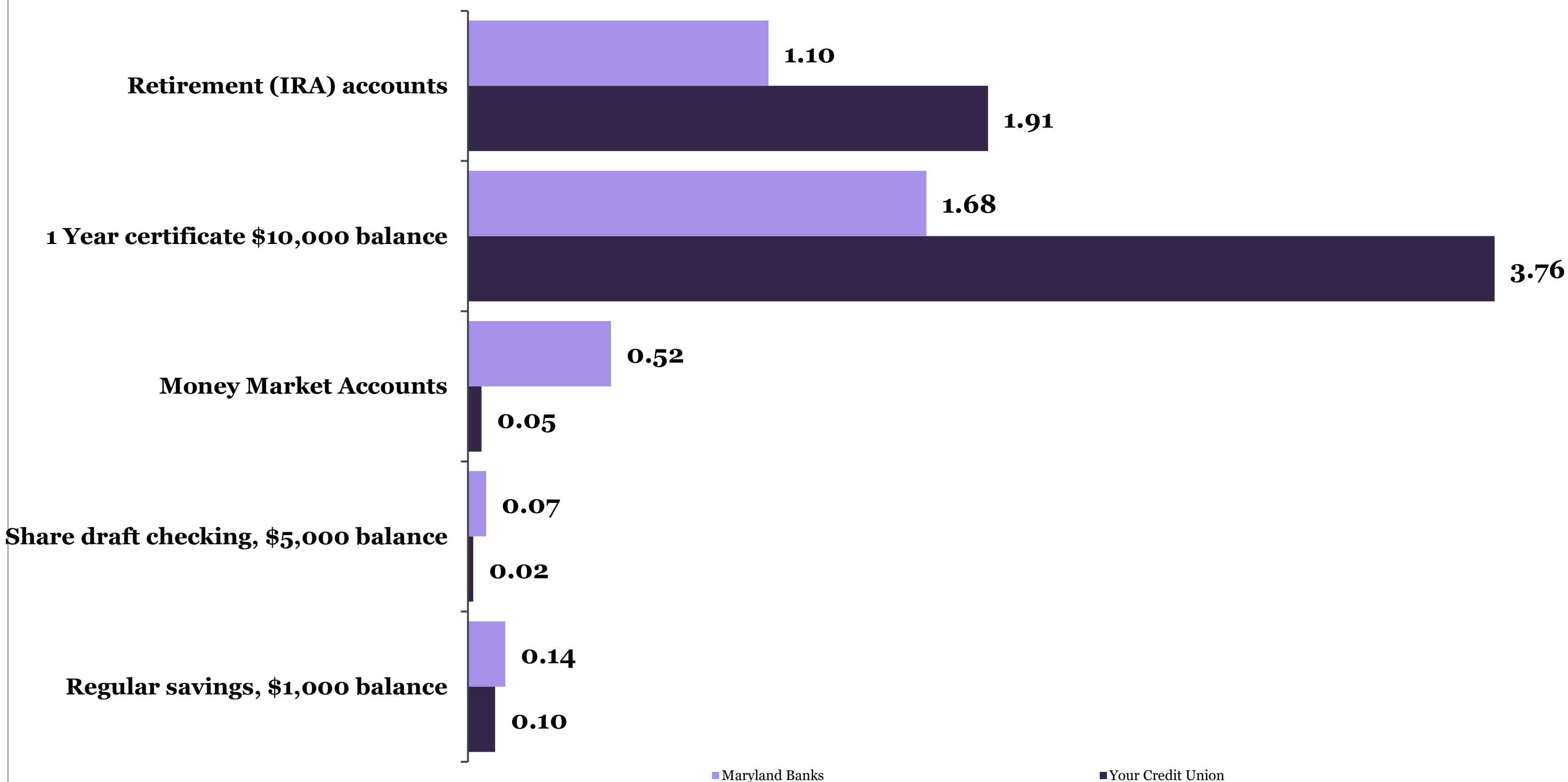
Unless indicated otherwise, rates assume an excellent credit score, 20% down payment, debt-to-income ratio of less than 40%. Rates & fees may vary & are based on factors including, but not limited to, market change, credit history, down payment, property type & other factors associated with your loan application. Private Mortgage Insurance (PMI) may be required on mortgage loans with less than 20% down.

(2) Assumes 2.1 credit union members per household.

(3) A "loyal member" is assumed to have a $30,000, 60-month new auto loan, a classic credit card with an average balance of $5,000, a $200,000, 30-year fixed rate mortgage (a 30-year fixed rate mortgage is replaced with a 5-year adjustable rate mortgage if it yields a greater benefit as it is assumed more in demand) , $5,000 in an interest/dividend checking account, $10,000 in a one-year certificate account, and $2,500 in a money market account.

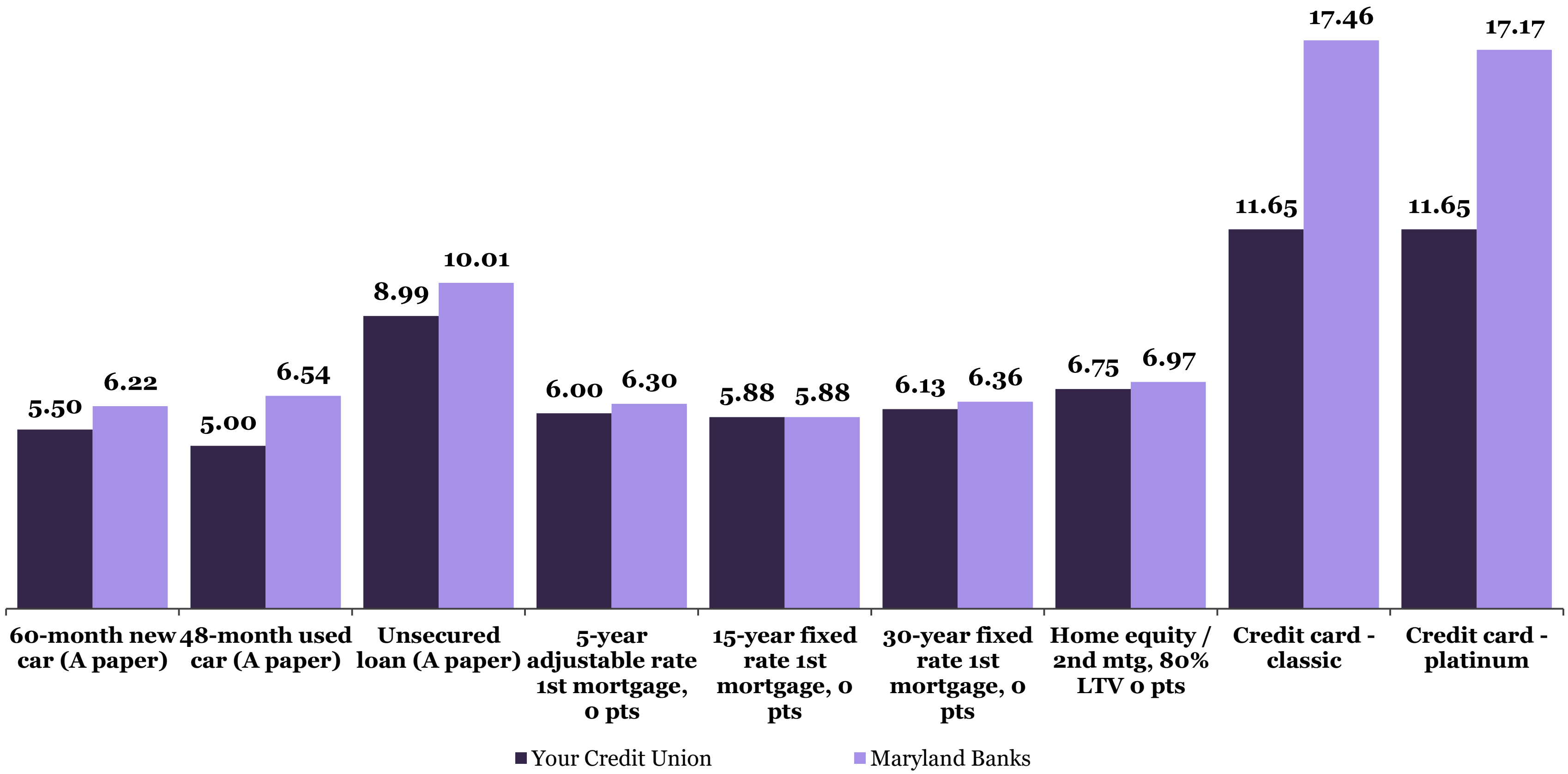
Savings Product Comparative Interest Rates (%)

by Savings Account Type



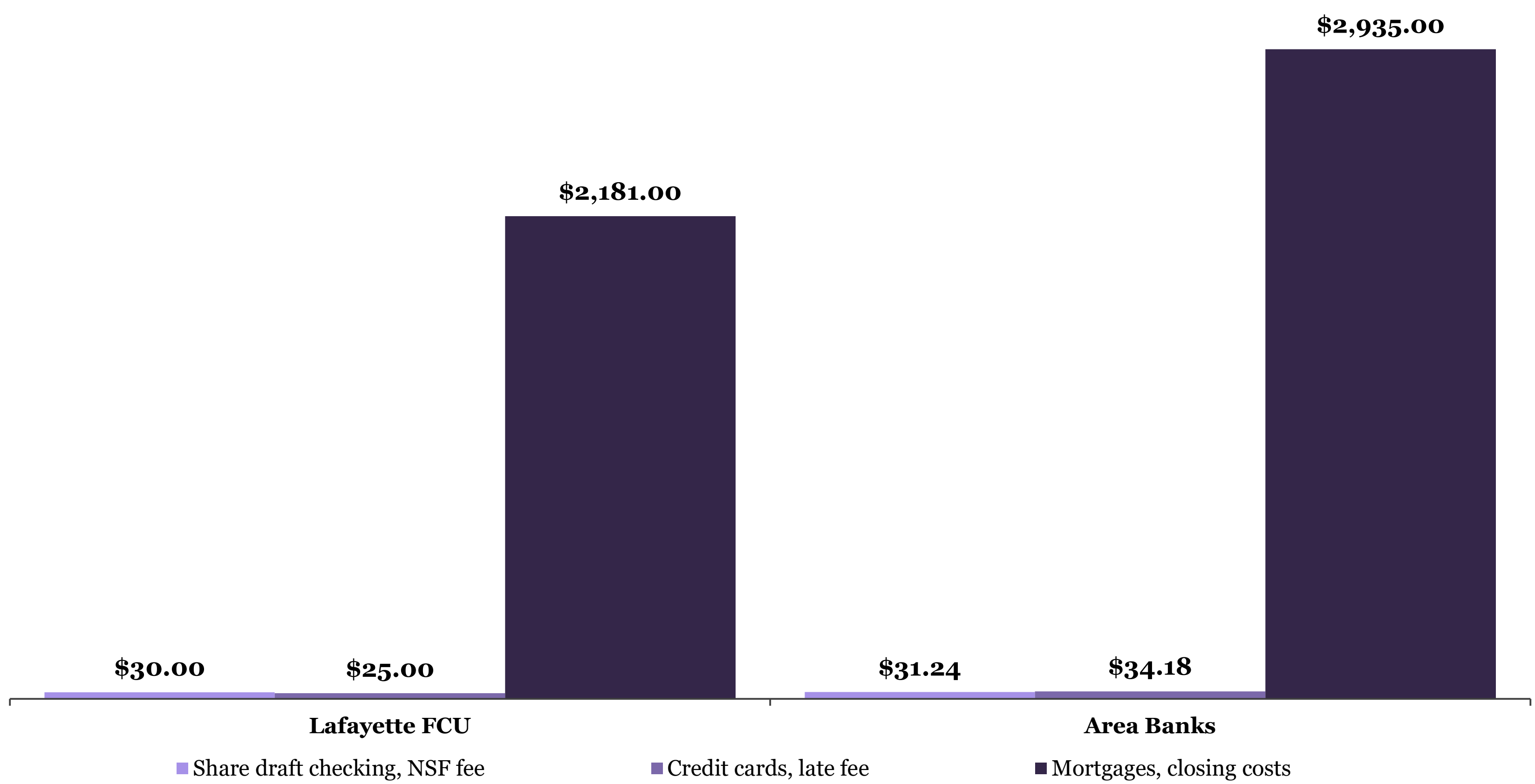
Loan Product Comparative Interest Rates (%)

by Loan Type



Comparative Fees

by Type



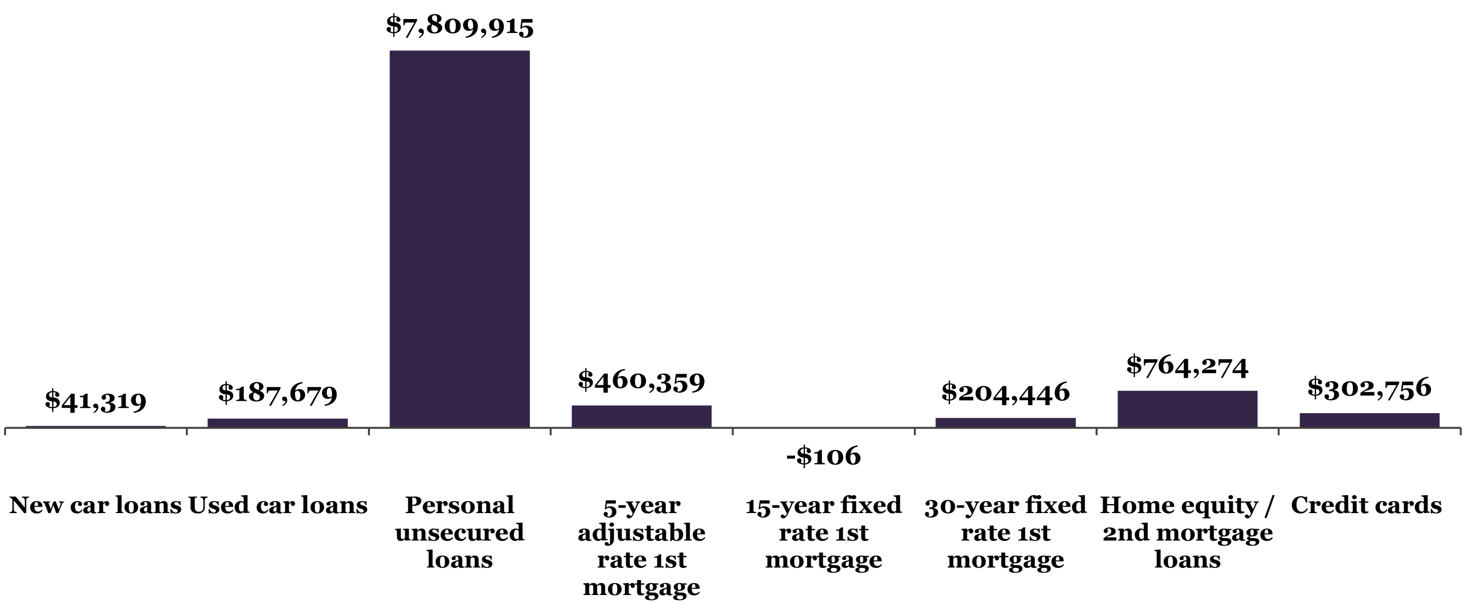
Interest Rates at Lafayette FCU
and
Banking Institutions in Maryland

Loan Products	Rate at your Credit Union (%) *	Average Rate at Banks (%) *	Rate Difference vs. Banks (%)
60-month new car (A paper)	5.50	6.22	-0.72
48-month used car (A paper)	5.00	6.54	-1.54
Unsecured loan (A paper)	8.99	10.01	-1.02
5-year adjustable rate 1st mortgage, 0 pts	6.00	6.30	-0.30
15-year fixed rate 1st mortgage, 0 pts	5.88	5.88	0.00
30-year fixed rate 1st mortgage, 0 pts	6.13	6.36	-0.23
Home equity / 2nd mtg, 80% LTV 0 pts	6.75	6.97	-0.22
Credit card - classic	11.65	17.46	-5.81
Credit card - platinum	11.65	17.17	-5.52
Savings Products			
Regular savings, $1,000 balance	0.10	0.14	-0.04
Share draft checking, $5,000 balance	0.02	0.07	-0.05
Money Market Accounts	0.05	0.52	-0.47
1 Year certificate $10,000 balance	3.76	1.68	2.08
Retirement (IRA) accounts	1.91	1.10	0.80
Fee Income			
Share draft checking, NSF fee	$30.00	$31.24	-$1.24
Credit cards, late fee	$25.00	$34.18	-$9.18
Mortgages, closing costs	$2,181.00	$2,935.00	-$754.00

*Rates and fees as of 5/5/2026. Credit union rates provided by individual credit union, bank rates provided by Rate.net.

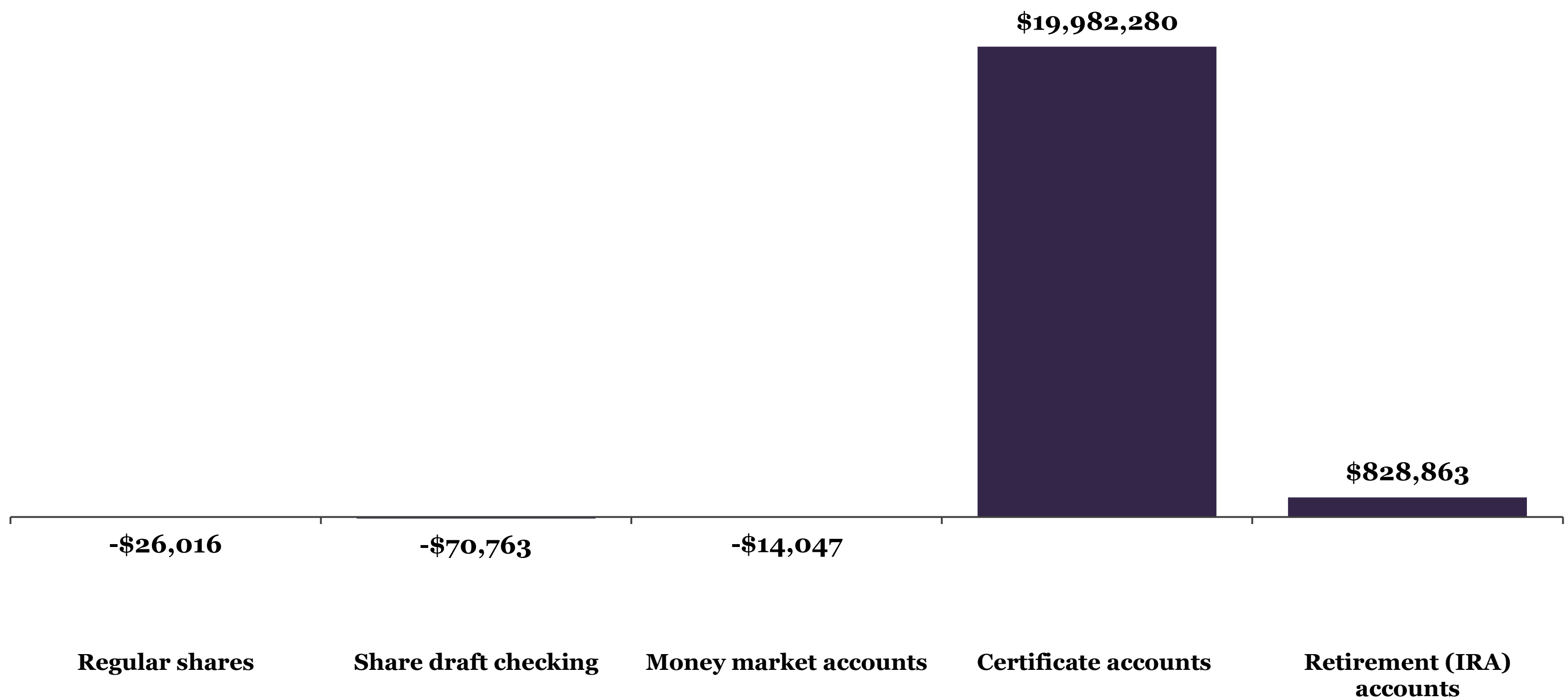
Your Credit Union's Total Loan Rate Benefits

Compared to Banking Institutions in Your State
by Loan Type

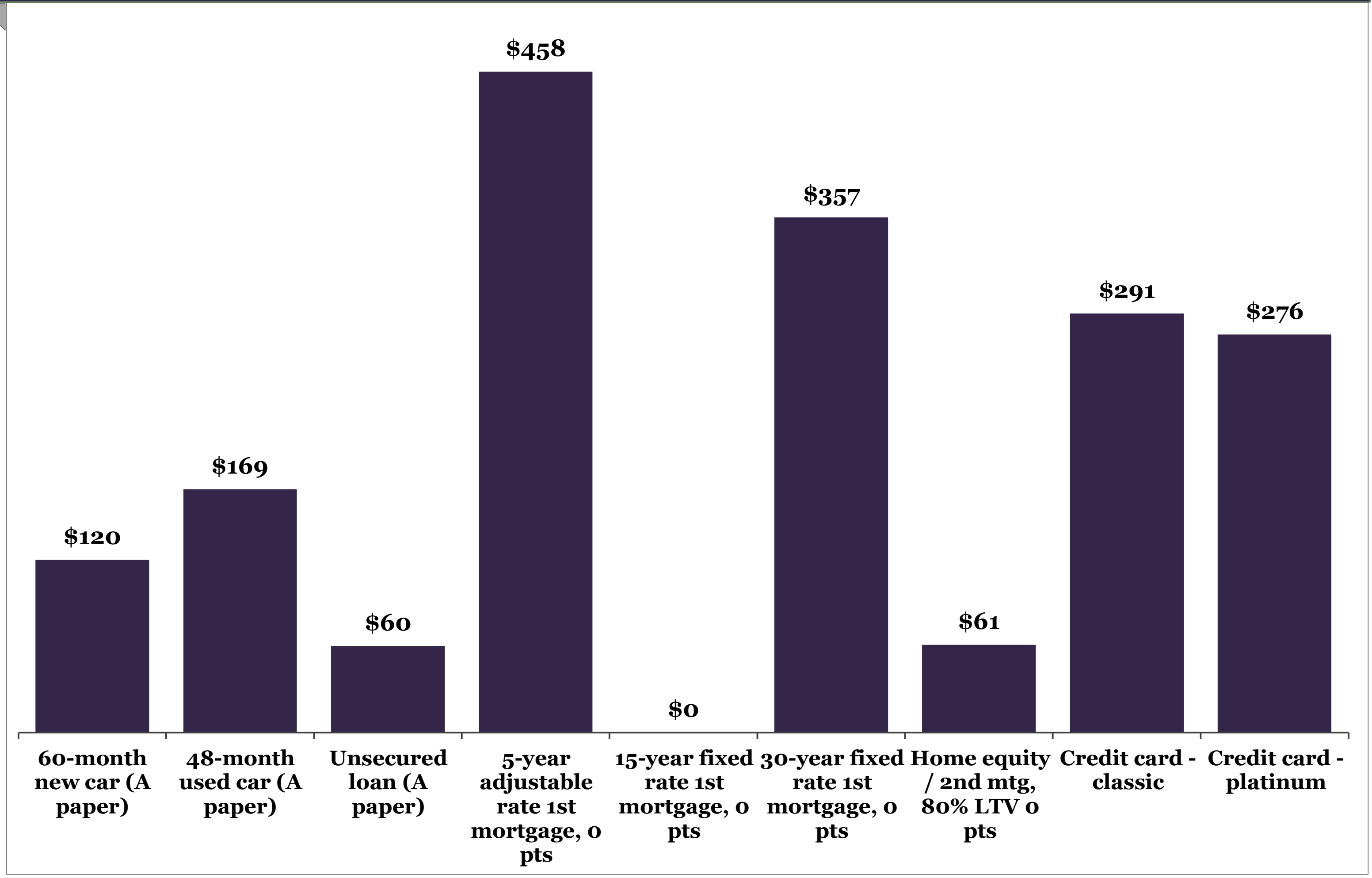


Your Credit Union's Total Savings Dividend Benefits

Compared to Banking Institutions in Your State
by Account Type

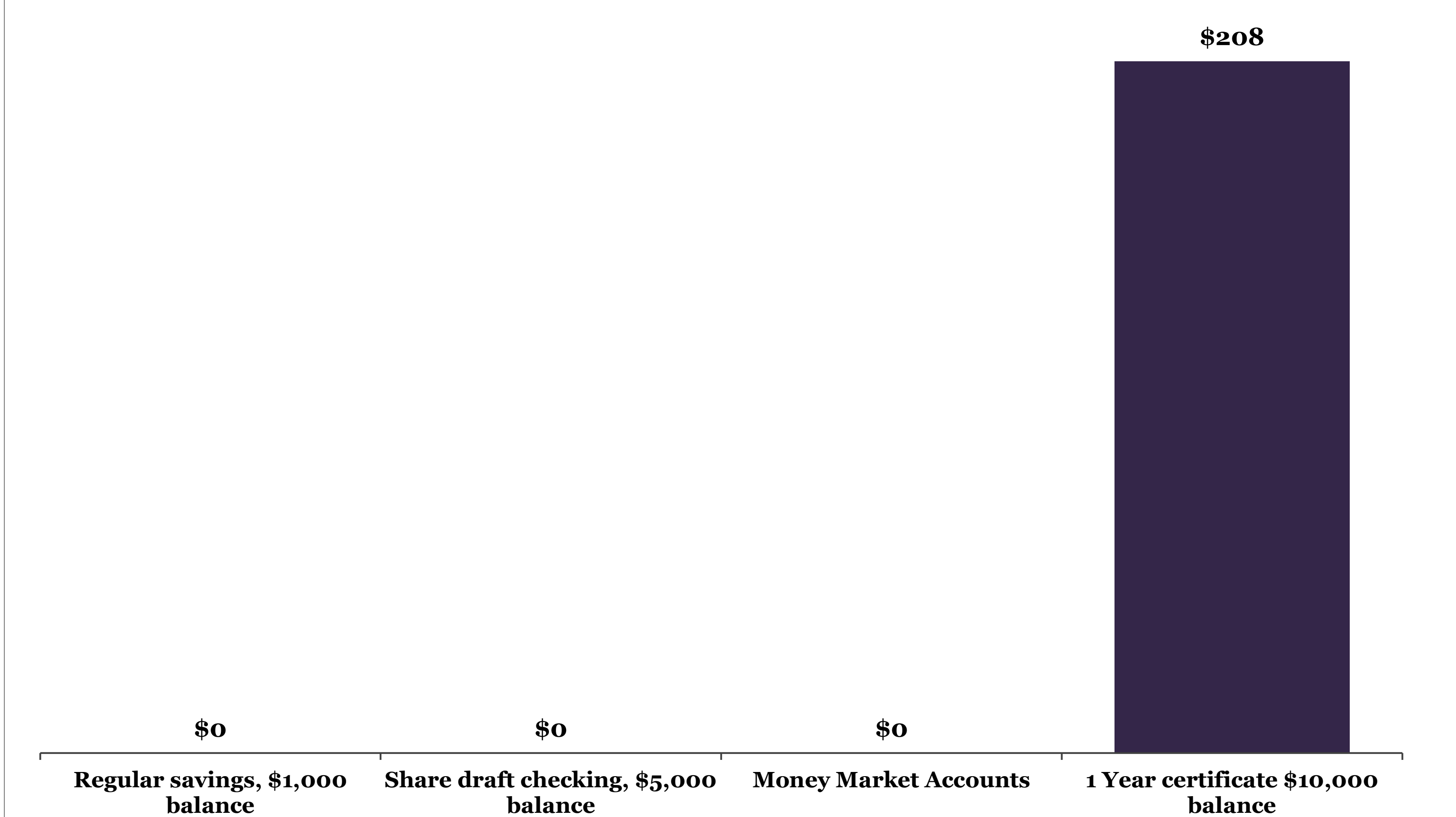


Annual Member Benefit of Loan Products with Various Terms



Terms on loan products included are as follows:
New Car: $30,000
Used Car: $20,000
Unsecured Loan: $10,000 (5 years)
5 Year Adj: $200,000
15 Year Fixed: $200,000
30 Year Fixed: $200,000
Home Equity: $50,000
Classic Credit Card: $10,000
Gold Credit Card: $10,000

Annual Member Benefit on Savings Products with Various Terms



America's Credit Unions

Certifies that

Lafayette FCU

has provided:

• $35,158,137 in direct financial benefits to its 57,147 members during the twelve months ending in December 2025, equivalent to approximately $1,292 per member household.

• loyal high-use member households $1,155 in direct financial benefits.

May 5, 2026

Credit unions generally provide financial benefits to members by charging less for loans, paying more on deposits and charging fewer/lower fees compared to banking institutions.

Estimated Financial Benefits for Lafayette FCU

Loans	Avg. Balance at Your Credit Union (1)	Rate Difference vs. Maryland Banks (%) (2)	Financial Benefit to Your Members
New car loans	5,762,771	-0.72	$41,319
Used car loans	12,210,743	-1.54	$187,679
Personal unsecured loans	764,179,558	-1.02	$7,809,915
5-year adjustable rate 1st mortgage	156,053,973	-0.30	$460,359
15-year fixed rate 1st mortgage	10,585,542	0.00	-$106
30-year fixed rate 1st mortgage	89,277,712	-0.23	$204,446
Home equity / 2nd mortgage loans	355,476,440	-0.22	$764,274
Credit cards	5,276,097	-5.81	$302,756
Interest rebates			$0
Total CU member benefits arising from lower interest rates on loan products:			$9,770,643
Savings			
Regular shares	70,313,423	-0.04	-$26,016
Share draft checking	150,560,165	-0.05	-$70,763
Money market accounts	2,963,589	-0.47	-$14,047
Certificate accounts	960,224,899	2.08	$19,982,280
Retirement (IRA) accounts	103,156,587	0.80	$828,863
Bonus dividends in period			$0
Total CU member benefit arising from higher interest rates on savings products:			$20,700,317
Fee Income			
Total CU member benefit arising from fewer/lower fees:			$4,687,178
Overall Totals			
Total CU member benefit arising from interest rates on loan and savings products and lower fees:			$35,158,137
Total CU member benefit / member:			$615
Total CU member benefit / member household:			$1,292

Source: Rate.net, NCUA, and America's Credit Unions
(1) Average balance as of December 2025 and December 2024 according to the NCUA call report.
(2) Rates and fees as of 5/5/2026. Credit union rates provided by individual credit union, bank rates provided by Rate.net.

Lafayette FCU
Performance Profile

Demographic Information	Dec 25	Dec 24
Number of branches	11	10
Total assets ($ mil)	2,151	1,999
Total loans ($ mil)	1,518	1,594
Total surplus funds ($ mil)	489	282
Total savings ($ mil)	1,870	1,705
Total members (thousands)	57	57
Growth Rates (Year-to-date)		
Total assets	7.6 %	2.2 %
Total loans	-4.8 %	2 %
Total surplus funds	73.2 %	1.8 %
Total savings	9.7 %	4.2 %
Total members	-1.1 %	0.7 %
Earnings - Basis Pts.		
Yield on total assets	644	675
- Dividend/interest cost of assets	322	333
+ Fee & other income	171	190
- Operating expense	274	243
- Loss Provisions	88	187
= Net Income (ROA)	132	101
Capital adequacy		
Net worth / assets	12.0	13.2
Asset quality		
Delinquencies / loans	2.7	1.6
Net chargeoffs / average loans	2.0	2.8
Asset/Liability Management		
Loans / savings	81.2	93.5
Loans / assets	70.6	79.8
Long-term assets / assets	20.7	16.9
Core deposits/shares & borrowings	12.0	12.8
Productivity		
Members/potential members	2.8	2.9
Borrowers/members	75.2	77.3
Members/FTE	241	273
Average shares/members ($)	32,912	29,679
Average loan balances ($)	35,544	35,891
Salary & Benefits/FTE	139,492	131,440