

Co-op financing is only one of the reasons to be a Lafayette Federal Member

Lafayette Federal has many other services to offer you:

- Free Checking
- Free Online and Telephone Account Access
- Free MasterCard Debit Cards
- Over 55,000 Surcharge-Free ATM Locations
- Savings Accounts
- Fixed Rate Certificates
- Individual Retirement Accounts
- Home Equity Loans
- Overdraft Lines of Credit
- New and Used Auto Loans
- RV and Motorcycle Loans
- Boat Loans
- Personal Loans
- MasterCard Credit Cards
- Electronic Funds Transfer
- Credit Life and Disability Insurance
- Long Term Care and Life Insurance
- GAP Insurance

Sure, other financial institutions offer such things too, but few will offer you such attractive rates. And most, if not all, will charge you more in fees than we will.

Our credit union's been helping people in the Washington, D.C. area save money on fees and interest and save for the future since 1935. Let us help you do the same.

To join LFCU, email us at membership@lfcu.org or call Chris Mendez, Membership Development Specialist at 240-620-6122.



Learn more at www.lfcu.org.



Financing Options for Your River Place Co-op

Lafayette Federal offers a variety of financing options for owner and non-owner-occupied units at River Place. We offer financing not only for purchases but also for rate/term refinances with cash-out options available. You can apply online or, if you prefer, our loan originators will be happy to meet with you personally to discuss your financing options and take your loan application. When it's time to settle your loan, you'll have the benefit of using our in-house settlement company, PBX Settlement Services, LLC, and will have the options of settling your loan at our office, your office or your home.

To get started, please contact:

Jermaine Medley
jmedley@lfcu.org
240-747-2471

Scott Rubin
srubin@lfcu.org
240-747-2477

River Place Co-op Rates

Owner-Occupied Units

- 80% LTV with a credit score of at least 680
- 90% (80/10/10) CL TV with seller held financing for 10%
- 25-year amortization
- Cash-out available with maximum LTV of 50% with Direct Deposit and Checking Account
- Index = LFCU Cost of Funds

Programs:

1/1 ARM	5.75%	1 pt.	4.25% margin with 2/6 caps
3/3 ARM	7.00%	1 pt.	5.50% margin with 2/6 caps

Floor Rate:

1/1 ARM	5.75%
3/3 ARM	7.00%

Non-Owner-Occupied Units

- 75% LTV with a credit score of at least 720
- No secondary financing
- 20-year amortization with 15-year balloon
- Purchase or Rate/Term Refinance only — No cash-out available
- Index = LFCU Cost of Funds

Programs:

1/1 ARM	6.50%	1 pt.	5.00% margin with 2/6 caps
3/3 ARM	7.75%	1 pt.	6.25% margin with 2/6 caps

Floor Rate:

1/1 ARM	6.50%
3/3 ARM	7.75%

Rates effective as of February 1, 2010. All rates/terms are subject to change without notice.
PROGRAMS NOTE: 0.25% discount in rate for a credit score of 770 or more

