



We'll Give You Up To **\$100**
WHEN YOU **BECOME A MEMBER**
OF DC'S PREMIER CREDIT UNION

At Lafayette Federal Credit Union, we're in the business of saving YOU money! Join today, start your membership off with a savings account, checking account and qualified direct deposit, and **earn a cool \$50.*** We'll give you **another \$50** when you make a direct deposit within 45 days of opening your account.**

That's \$100 just for being a member of Lafayette Federal!

Speak to your representative
or visit **LFCU.ORG/100PROMO**
to start earning!

Lafayette

**FEDERAL
CREDIT
UNION**
www.lfcu.org

*Members who open a checking account and initiate a qualified direct deposit to Lafayette Federal Credit Union by December 31, 2018 will receive a \$50 deposit to their savings account. **An additional \$50 will be awarded after first direct deposit which must be deposited no later than 45 days after account opening. Qualified direct deposit is a recurring direct deposit of a paycheck, pension, Social Security or other periodic payment of at least \$500 into a checking account on a month-to-month basis made by an outside organization or agency. Must be eligible for membership. \$50 minimum balance required to open and earn 0.10 APY*** on Lafayette Federal share savings account balances. \$5 minimum balance required to open and earn 0.025% APY*** on Lafayette Federal checking account balances. Early closure fee may apply if account is closed within first 6 months. ***APY = Annual Percentage Yield. Your savings are federally insured to at least \$250,000 by the National Credit Union Administration, an agency of the U.S. government.

Federally Insured by NCUA
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Open a **3.29% APY****
High-Rate Certificate
 Today for a Chance to **Win \$1,000*****

LIMITED TIME ONLY. OFFER ENDS DECEMBER 7th!

20-Month Certificate for 18 Days of *Thanks* in 2018

At Lafayette Federal, the holiday season is all about giving back to our wonderful members. That's why, through December 7th, we're offering **you** a special holiday certificate that includes a chance to *win a cool grand!*

Term	Rate	Deposit Amount	Contest Entries Earned
20-Month Certificate/IRA*	3.25% / 3.29% APY** Codes: 20PFIX/20PIRA	\$500 - \$49,999	5
		\$50,000 - \$100,000	10



Tune in to our Facebook broadcast, **LIVE December 12th at 12 p.m. ET**, to watch us hand select five lucky winners!

— OPEN YOUR CERTIFICATE TODAY —

Speak to your representative or visit **LFCU.ORG/HOLIDAYCERT** and use the promo codes above to earn big!



*Offer is valid November 19, 2018 through December 7, 2018. Early withdrawal penalties will apply. Minimum to open a fixed rate certificate or IRA is \$500.00; maximum is \$100,000. Must establish membership with Lafayette Federal Credit Union, or be an existing member. \$50.00 minimum balance required to open and earn 0.10% APY** on Lafayette Federal share savings account balances. \$5.00 minimum balance required to open and earn 0.025% APY** on Lafayette Federal checking account balances. **APY=Annual Percentage Yield. Rates effective November 19, 2018. ***Must open certificate with **NEW MONEY** to be eligible for contest entry. Five (5) entries will be provided for aggregate certificate balances between \$500 - \$49,999. Ten (10) entries will be provided for aggregate certificate balances between \$50,000 - \$100,000. Must be at least 18 years old to enter. Lafayette Federal employees, family members, and volunteers are not eligible to enter contest. On Wednesday, December 12, 2018, Lafayette Federal will conduct a random drawing from all qualified entries submitted during the promotion period and select five (5) winners which will each receive \$1,000.00 deposited into their savings account. All prizes will be awarded by December 31, 2018. List of winners will be maintained at Lafayette Federal Headquarters. The odds of winning depends on the total number of qualified entries submitted. Lafayette Federal will notify prizewinners personally by either telephone or email. It shall be the responsibility of the entrants to provide a valid telephone number and valid email address in order to be eligible to collect the prize. Winnings are subject to reporting as taxable income. Your savings are federally insured up to \$250,000 by the National Credit Union Administration, an agency of the U.S. government.

Federally Insured by NCUA



Deck the Halls THIS *Holiday Season*

Be Jolly with a **GREAT RATE** of **4.74% APR!***

The yearly whirlwind is just around the corner—sure to be filled with decorating, shopping, feasts, and having fun with loved ones. *Are you ready?*

A Lafayette Federal Holiday Loan is the perfect way to cover all of your extra spending this season!

Rates as low as **4.74% APR*** • Borrow up to **\$10,000** for 36 months

SEE HOW AFFORDABLE YOUR MONTHLY PAYMENT WOULD BE:		
Loan Amount	\$5,000	\$10,000
Term	36 months	36 months
Rate	4.74% APR*	6.74% APR*
Monthly Payment (approximate)	\$149.00	\$308.00

Take advantage of this special offer today! Stop by any branch or visit **LFCU.ORG/HOLIDAYLOAN.**



*APR = Annual Percentage Rate. APR of 4.74% for loan amounts up to \$5,000. APR of 6.74% for loan amounts \$5,000.01 up to \$10,000. Offer expires on January 31, 2019. Must be at least 18 years old with a minimum credit score of 660 to be eligible for up to \$5,000 and a minimum credit score of 700 to be eligible for \$5,000.01 up to \$10,000. Standard underwriting guidelines will apply. Sample payment: \$29.80 per \$1,000 borrowed for 36 months at 4.74% APR. \$30.80 per \$1,000 borrowed for 36 months at 6.74% APR. \$50.00 minimum balance required to open and earn 0.10% APY** on LFCU share savings account balances. \$5 minimum balance required to open and earn 0.025% APY** on Lafayette Federal checking account balances. **APY=Annual Percentage Yield. Rates effective November 1, 2018. Rates may change at any time without prior notice, before or after the account is opened. Your savings federally insured to at least \$250,000 by the National Credit Union Administration, an agency of the U.S. government.