

# Lee Federal Credit Union

Effective as of August 19, 2011

Loan Type/Collateral Lien Position		Maximum Loan Amount	Maximum Loan to Value	Interest Rate	APR	Loan Term		
<b>Real Estate</b>	First Trust	Up to \$417,000	80%	4.000%	4.000%	15 year term		
	Conforming and Jumbo First Trust	Up to \$417,000	80%	4.250%	4.250%	15/30 year Balloon		
	First Trust	Up to \$417,000	80%	4.500%	4.500%	30 year term		
	First Trust	Up to \$500,000	80%	4.750%	4.750%	15/30 year Balloon		
	Second Trust	Up to \$150,000	90%	6.000%	6.000%	15 year term		
	Home Equity	First Trust	Up to \$100,000	80%	4.875%	4.875%	10 year term	
		Second Trust	Up to \$100,000	90%	5.250%	5.250%	10 year term	
	<b>Automobile Loans</b>	New Cars First Security Lien	Purchase	Up to \$40,000	100%	3.500%	3.500%	5 year term
			Purchase	Up to \$60,000	90%	3.750%	3.750%	6 year term
			Refinance	Up to \$40,000	100%	4.000%	4.000%	5 year term
Refinance			Up to \$60,000	90%	4.250%	4.250%	6 year term	
Used Cars First Security Lien		Purchase	Up to \$30,000	90%	5.000%	5.000%	4 year term	
		Purchase	Up to \$60,000	90%	5.250%	5.250%	5 year term	
		Refinance	Up to \$30,000	90%	5.500%	5.500%	4 year term	
		Refinance	Up to \$60,000	90%	5.750%	5.750%	5 year term	
<b>Other</b>		Shares	Shares	Up to account balance	95%	plus 2% margin	5 year term	
		Education	Unsecured	Up to \$70,000	n/a	6.500%	6.500%	5 years Interest Only with a 10 year Principal/Interest
	Signature	Unsecured	Up to \$2,000	n/a	12.000%	12.000%	1 year term	
	Co-Maker	Unsecured	Up to \$10,000	n/a	14.000%	14.000%	3 year term	

**Best Rate Loans**



Rates are compatible for similar loans with other financial institutions and are subject to changes without notice.  
 Please contact the Lee Federal Credit Union for detail information and most current rates.  
 We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.