

# Lee Federal Credit Union

Effective as of November 27, 2009

Loan Type/Collateral Lien Position		Maximum Loan Amount	Maximum Loan to Value	Interest Rate	APR	Loan Term	
<b>Real Estate</b>	Conforming and Jumbo	First Trust	Up to \$417,000	80%	4.500%	4.500%	10 year term
		First Trust	Up to \$417,000	80%	4.750%	4.750%	15/30 year Balloon
		First Trust	Up to \$417,000	80%	5.000%	5.000%	30 year term
		First Trust	Up to \$500,000	80%	5.375%	5.375%	15/30 year Balloon
		Second Trust	Up to \$150,000	90%	6.500%	6.500%	15 year term
	Home Equity	First Trust	Up to \$100,000	80%	6.250%	6.250%	10 year term
		Second Trust	Up to \$100,000	90%	6.750%	6.750%	10 year term
	Investment	First Trust	Up to \$417,000	80%	7.500%	7.500%	15/30 year Balloon
		Second Trust	Up to \$150,000	90%	8.000%	8.000%	15 year term
	<b>Automobile Loans</b>	New Cars First Security Lien	Purchase	Up to \$40,000	100%	4.250%	4.250%
Purchase			Up to \$60,000	90%	4.500%	4.500%	6 year term
Refinance			Up to \$40,000	100%	4.750%	4.750%	5 year term
Refinance			Up to \$60,000	90%	5.000%	5.000%	6 year term
Used Cars First Security Lien		Purchase	Up to \$30,000	90%	6.250%	6.250%	4 year term
		Purchase	Up to \$60,000	90%	6.500%	6.500%	5 year term
		Refinance	Up to \$30,000	90%	7.250%	7.250%	4 year term
		Refinance	Up to \$60,000	90%	7.500%	7.500%	5 year term
<b>Other</b>	Shares	Shares	Up to account balance	95%	plus 2% margin		1 year Interest Only
	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 comparable 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.