



Effective Date: 09/01/2011

Last Change Date: 06/01/2011

(Legally known as LA Financial Federal Credit Union)

VARIABLE RATE SHARE SAVINGS AND CHECKING ACCOUNTS:

	PROSPECTIVE DIVIDEND RATE	PROSPECTIVE ANNUAL PERCENTAGE YIELD (APY)
PRIMARY SAVINGS (Minimum balance to open and maintain membership = \$5) A minimum average daily balance of \$500 must be maintained in the account to obtain the disclosed APY.	0.10%	0.10%
YOUTH PRIMARY SAVINGS (Minimum balance to open and maintain membership = \$5) No minimum average daily balance must be maintained in the account to obtain the disclosed APY, if under 18 years.	0.10%	0.10%
SECONDARY SAVINGS (Minimum balance to open = \$5) No minimum average daily balance must be maintained in the account to obtain the disclosed APY.	0.10%	0.10%
VISA SAVINGS (Minimum balance to open = \$500) No minimum average daily balance must be maintained in the account to obtain the disclosed APY. Deposits will be held to secure VISA.	0.10%	0.10%
IRA* SAVINGS (Available as Traditional, Roth, Coverdell ESA, and SEP IRA Account) (No minimum balance to open) No minimum average daily balance must be maintained in the account to obtain the disclosed APY. [See your tax advisor regarding tax advantages and consequences.]	0.10%	0.10%
FREE CHECKING (Minimum balance to open = \$25) No Dividends Paid and \$2 Monthly Fee for Paper Statements.	N/A	N/A
VALUE CHECKING (Minimum balance to open = \$25) No Dividends Paid and \$5 Monthly Fee.	N/A	N/A
PREMIUM CHECKING and PREMIUM CHECKING PLUS (Minimum Balance to open = \$25) No minimum average daily balance must be maintained in the account to obtain the disclosed APY. \$5 monthly fee will be waived with \$500 minimum balance or \$2,500 aggregate balance or 55 years or older. A \$5 additional fee is assessed for Premium Checking Plus that cannot be waived.		

TIER	\$0 - \$9,999		\$10,000 - \$49,999		\$50,000 - \$99,999		\$100,000-\$199,999		\$200,000 +	
	RATE	APY	RATE	APY	RATE	APY	RATE	APY	RATE	APY
	0.01%	0.01%	0.01%	0.01%	0.05%	0.05%	0.10%	0.10%	0.15%	0.15%

READY ASSET SAVINGS (Minimum balance to open = \$2,000. Balances below \$2,000 will earn the Primary Savings Rate) Stated Average daily balances must be maintained in the account to obtain the disclosed APY.

TIER	\$0 - \$9,999		\$10,000 - \$49,999		\$50,000 - \$99,999		\$100,000-\$199,999		\$200,000 +	
	RATE	APY	RATE	APY	RATE	APY	RATE	APY	RATE	APY
	0.10%	0.10%	0.10%	0.10%	0.20%	0.20%	0.30%	0.30%	0.40%	0.40%

MONEY MARKET MAXIMIZER and IRA* MONEY MARKET (IRA Money Market avail. as: Traditional, Roth, Coverdell ESA, or SEP IRA Account)

(Minimum balance to open = \$10,000. Balances below \$10,000 will earn the Primary or IRA Savings Rate) Stated Average daily balances must be maintained in the account to obtain the disclosed APY.

TIER	\$0 - \$9,999		\$10,000 - \$49,999		\$50,000 - \$99,999		\$100,000-\$199,999		\$200,000 +	
	RATE	APY	RATE	APY	RATE	APY	RATE	APY	RATE	APY
	0.10%	0.10%	0.15%	0.15%	0.25%	0.25%	0.45%	0.45%	0.65%	0.65%

For all savings, IRA savings, ready asset savings, money market maximizer, IRA money market, and interest checking accounts, the prospective Dividend Rate and prospective APY are set forth above. For all such accounts, dividends are paid from the current and available earnings, after required transfers to reserves at the end of a dividend period. The Dividend Rate and APY on all accounts may change every month, as determined by the Credit Union's Board of Directors.

FIXED RATE TERM SHARE (CERTIFICATE) ACCOUNTS AND IRA* CERTIFICATE ACCOUNTS

TERM	\$1,000 - \$9,999		\$10,000 - \$49,999		\$50,000 - \$99,999		\$100,000-\$199,999		\$200,000 +	
	RATE	APY	RATE	APY	RATE	APY	RATE	APY	RATE	APY
90 Day	0.10%	0.10%	0.15%	0.15%	0.20%	0.20%	0.25%	0.25%	0.30%	0.30%
6 Mo.	0.10%	0.10%	0.20%	0.20%	0.30%	0.30%	0.40%	0.40%	0.50%	0.50%
12 Mo.	0.30%	0.30%	0.40%	0.40%	0.50%	0.50%	0.60%	0.60%	0.70%	0.70%
24 Mo.	0.75%	0.75%	0.85%	0.85%	0.95%	0.95%	1.05%	1.05%	1.14%	1.15%
36 Mo.	1.24%	1.25%	1.34%	1.35%	1.44%	1.45%	1.54%	1.55%	1.64%	1.65%
60 Mo.	1.49%	1.50%	1.59%	1.60%	1.69%	1.70%	1.79%	1.80%	1.88%	1.90%

12-Month Growth Certificate (\$200 min./Deposits of \$25+ Allowed) Rate .30% / APY .30%

The Dividend Rate and APY (Annual Percentage Yield) for each Term Share (Certificate) Account is set forth above. For purposes of this disclosure, such Dividend Rates and APYs were offered within the most recent seven calendar days and were accurate as of the date set forth above. Please call 1-800-894-1200 to obtain current rate information. If a Term Share (Certificate) Account was opened, the applicable Dividend Rate and APY set forth above would be paid for the length of the term listed for such account. For such accounts, a substantial penalty may be imposed for early withdrawal. Fees for other conditions could reduce earnings on any of the listed accounts. Please refer to Schedule of Fees and Charges. All accounts are subject to the terms and conditions set forth in the Credit Union's Account Agreement and Truth-in-Savings Disclosure. Rates and programs are subject to change without notice.

*LA Financial offers Traditional, Roth, Coverdell ESA, and SEP IRAs. Each offers a unique set of tax-advantage savings benefits. Plus, your IRA accounts are separately insured to \$250,000 by the NCUA, a U.S. government agency. Interest rate may vary after the account is opened. Fees may reduce earnings. IRS penalty may apply for early withdrawal. See IRA disclosure statement for additional information.

For any account established by a minor, the Credit Union reserves the right to require the minor account to be a joint account or multiple party account with an owner who is at least 18 years of age, who shall be primarily liable to the Credit Union for any returned item, overdraft, or unpaid charges. Unless a guardian is an account owner, the guardian shall not have any right to access the account.

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States.

