

4TH QUARTER 2017
NEWSLETTER

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Being on the **NICE LIST** *Has Its Perks*

GET HANDSOMELY REWARDED THIS HOLIDAY SEASON

You know the deal. You've been good all year and now it's time to be rewarded. Let us grant your first holiday wish—**apply for a Lafayette Federal mortgage loan by December 31st and we'll give you not one but TWO gifts.** Take advantage of this deal NOW because, like all good things, it must come to an end.

OUR GIFTS TO YOU

Apply for a Lafayette Federal mortgage loan no later than December 31, 2017 and you'll get:

- ✓ your first payment due date extended by up to three months*
- ✓ 100,000 reward points on a Lafayette Federal Mastercard® credit card**

We provide all of our members with professional guidance throughout the homebuying process, and a comprehensive mortgage portfolio including:

- Rates as low as 3.043% APR****
- First-Time Homebuyer Program
- Purchasing and Refinancing Available
- Fixed Rate and Adjustable Rate Mortgage Loans
- FHA and VA Mortgage Loans
- Loans up to \$3 million (purchases and refinances)
- Financing available throughout the United States
- Cash-Out and Interest-Only options

When it's time to close on your home, turn to Credit Union Title for all of your settlement needs! You'll enjoy exceptional service from a highly-skilled team of professionals to make your closing hassle-free. Visit www.lfcu.org/settlement to learn more about the array of services available.

Take advantage of this special offer today! Stop by any branch or contact:

JERMAINE MEDLEY — (240) 747-2471, jmedley@lfcu.org

ALIEU JALLOW — (240) 292-5367, ajallow@lfcu.org

Visit www.lfcu.org/holidaymortgage for more information.

*Offer ends December 31, 2017. Ratified contract must be submitted before promotional period ends. Second Trust mortgage loans (Term & HELOC) and refinances of existing Lafayette Federal mortgage loans are excluded from offer. Up to two additional escrow payments will be required at closing. **Must meet standard underwriting guidelines. Current cardholders: Reward points will be added to account within 30 days of mortgage funding. New cardholders: Reward points will be added to account within 30 days of mortgage funding and credit card account opening. 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. ***APY=Annual Percentage Yield. Rates current as of 10/1/17. Your savings are federally insured to at least \$250,000 by the National Credit Union Administration, an agency of the U.S. government. ****APR = Annual Percentage Rate. Advertised APR as of October 1, 2017 and is subject to change without notice. Subject to credit approval. Contact a Lafayette Federal representative for loan details and restrictions. NMLS #740025 and #189814.

FREE COMMUNITY SHRED DAY

Looking to get rid of those pesky old documents that have been sitting in your basement for years collecting dust? We can help you do so safely, securely, and for FREE! Join us for our annual Community Shred Day on **SATURDAY, OCTOBER 14TH** from 9 a.m. to 11 a.m. at our Tower Oaks headquarters location. Enjoy FREE shredding, food, raffles and more! Learn more at www.lfcu.org/shredday.

Let Us Help You *Develop* Your Financial Roadmap

When it comes to financial well-being, nobody likes the idea of missing an opportunity. That's why Lafayette Federal has sought to provide its members with the necessary tools to help reach financial independence. As we continue to adapt and expand our product and service offerings, we want to make sure our members know about the opportunities available at Lafayette Federal Investment Services and Retirement Solutions, through CUSO Financial Services, L.P. (CFS).*

We've recently hired two highly-skilled Financial Advisors to serve you even better. Meet **John Fitchett** and **James Halabi**. They are looking forward to working with you to develop a personal plan for your financial future. And of course, you can expect the same level of care and service you're accustomed to at Lafayette Federal.

By working with Lafayette Federal Investment Services and Retirement Solutions, you can build the right financial management program by reviewing priorities such as:

- Educational Planning
- Full-Service Professional Management
- Insurance
- Portfolio Products For Your Business
- Wealth Transfer & Estate Planning
- Retirement Planning

To set up a free, no obligation appointment today go to www.lfcu.org/investment and fill out the online form or contact one of our CFS Financial Advisors below. They can meet with you at any Lafayette Federal Credit Union branch location, your office or home, or remotely via a PC.



JOHN FITCHETT
Office: 301-929-7990, ext. 3121
Mobile: 703-298-6777
(serving Jack Welty, SBA, Columbia Heights and Crystal City)



JAMES HALABI
Office: 301-929-7990, ext. 3128
Mobile: 202-731-9019
(serving Kensington, Cabin John, Falls Church and McLean)

*Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. Products offered through CFS: are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal. Investment Representatives are registered through CFS. Lafayette Federal Credit Union has contracted with CFS to make non-deposit investment products and services available to credit union members. †For specific tax advice, please consult a qualified tax professional.

LAFAYETTE FEDERAL

CELEBRATES
DIVERSITY IN
OCTOBER



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INTERNATIONAL CREDIT UNION DAY — OCT. 19, 2017

In 1948, credit unions in America, and later around the world, began celebrating the philosophy and achievements of credit unions every year in October. In alignment with the people-first philosophy of credit unions, Lafayette Federal offers higher rates of return on savings accounts, lower rates on loans, and fewer and lower fees than other financial institutions.

As a token of our appreciation, we'll reward you when you refer friends and family! Refer a new member, and we will deposit \$25 into your savings account after your referral joins the credit union.* Visit www.lfcu.org/refer to get started.

Visit any branch on October 19th and enjoy coffee and donuts on us!

*Offer valid through 12/31/2017. Cash rebate to be deposited to Lafayette Federal Share Savings account within 14 days of account opening. Must be eligible for membership. Share Savings: \$50 to open and earn dividends APY**: 0.10%, Checking: \$5 to open and earn dividends APY**: 0.025% APY. **APY=Annual Percentage Yield. Rates effective 9/1/17. Your savings are federally insured to at least \$250,000 by the National Credit Union Administration, an agency of the U.S. government.

LGBT HISTORY MONTH

LGBT History Month is a month-long annual observance of lesbian, gay, bisexual and transgender history, and the history of the gay rights and related civil rights movements. Lafayette Federal proudly honors LGBT History Month by supporting the great strides that have been made and recognizing the importance of such achievements in the future.

In honor of the month, there are several upcoming events scheduled in the area:

Reel Affirmations Film Festival —
October 19-22, 2017

**Human Rights Campaign National
Dinner —** October 28, 2017

Visit www.lfcu.org/octoberdiversity
for more information.