

Here at Louisville Federal Credit Union we pride ourselves on providing the best service we can to our members. That's why this January we are offering our "Beat Your Rate" promotion. Bring your car loan to us from another lender, and we will refinance at a lower rate, saving you money. If we can't beat your rate we will give you \$100!*

*Membership is available to all Federal Government Employees, Retirees, contract employees, and family members of current or eligible members. \$100 gift card offer requires proof of current rate and excludes loans denied based on LFCU's underwriting standards, membership ineligibility, current loans through LFCU, boats and motorcycles, rates below 1.99%, and loans below \$10,000. Other restrictions may apply. Condition, mileage and year of vehicle must also meet requirements. Rates based on credit score, loan term, and vehicle age and mileage. Offer is for a limited time and may be canceled without notice.

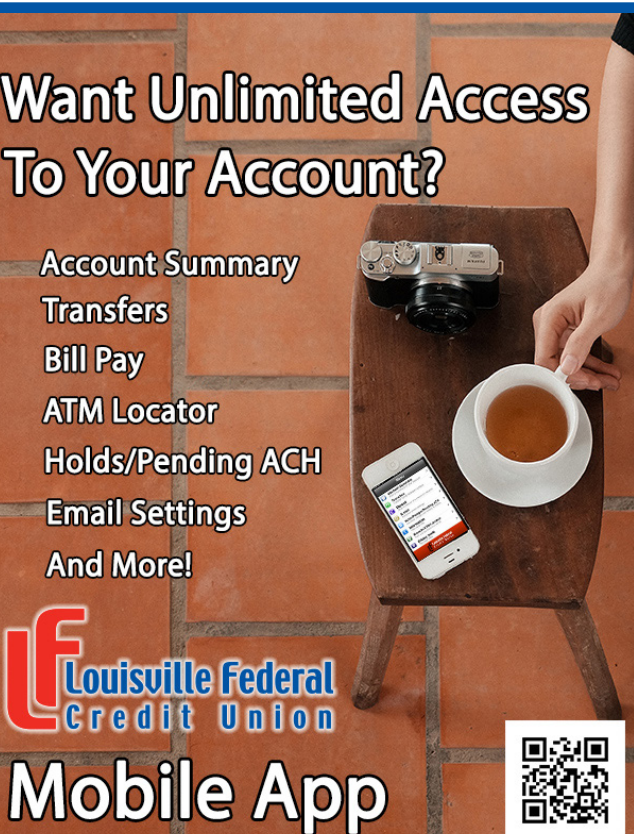


Need A New Reason To Love Your Car?

Our New "Beat Your Rate" Promotion!


If We Can't Beat Your Current Car Rate
We Will Give You \$100!*

*Restrictions Apply





Want Unlimited Access To Your Account?


- Account Summary
- Transfers
- Bill Pay
- ATM Locator
- Holds/Pending ACH
- Email Settings
- And More!



Mobile App



We Hate to Toot Our Own Horn But Love When You Do It For Us



The service was fast and friendly along with being really easy to complete. I saved around \$1,000 and could not be happier with my new payment amount and how much I saved. Louisville Federal Credit Union has the lowest rate I could find.

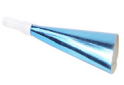
Lisa Burns-US Army Corps of Engineers

It was a pleasant surprise to walk in to a credit union and have your car re-financed within two hours! Outstanding customer service, great rates and no hidden agendas! Thank you!

Carlos Torres -US Coast Guard

Louisville Federal Credit Union has been great in every business transaction I've ever done and I've been a member for over 20 years. Thank you so much. You guys are the best!

Willie B. McGregory



Share the Benefits of Credit Union Membership

Credit unions have a long history of satisfying members, consistently ranking higher than banks and thrifts in the annual American Banker/Gallup opinion poll. We are member-owned nonprofit financial cooperatives dedicated to improving members' lives.

If you're a satisfied member, why not share the credit union secret with your loved ones? Because you are a member at LFCU, your relatives also are welcome to join.

As members, your loved ones will experience the same benefits of credit union membership you already enjoy. They, too, will benefit from our expert advice, low rates on loans, high dividends on savings and certificates, and excellent customer service.

Share the credit union secret. Tell your loved ones about the advantages of membership at LFCU. Encourage them to contact us and help improve your family's financial lives today!



SKIP-A-PAY

Need to free up some extra cash this winter? Now you can with our Skip-A-Pay promotion. Members in good standing, who qualify, can skip a loan payment of their choice. Ask a Member Service Rep for details today!

On The Horizon



Remote Deposit Capture

Deposit your checks anywhere, anytime

Main Branch
Mailing Address:
PO BOX 33303
Louisville, KY 40232-3303
Physical Address:
1420 Gardiner Ln Rm 66
Louisville, KY 40231
P: 502-458-2681
F: 502-458-2682

Downtown Branch:
600 Dr. Martin Luther King Jr. Place Rm 166
Louisville, KY 40202
P/F: 502-584-3579

Email: lfcu@louisvillefcu.com



Key Benefits of Refinancing

If you're holding a mortgage with a higher interest rate, we have a better deal. Eligible homeowners find that refinancing often lets them:

- Reduce monthly payments
- Reduce lifetime interest expenses
- Take cash out to use for remodeling or a home addition
- Build equity faster

Call us to see how a refinance might unlock some benefits for your household.

