



Latah Federal

CREDIT UNION

Growing Together

October 2003

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Your Savings Federally
Insured to \$100,000
by NCUA

REFLECTIVE LOAN PRICING ANNOUNCED AT LATAH FEDERAL CREDIT UNION

Latah Federal Credit Union loan rates are now based on a "Reflective Pricing Program". This program will help as many members as possible obtain credit from their credit union.

We realize that some of our members have experienced some difficulty with their credit in the past and as a result we and other lenders may have rejected their loan request forcing these members to pay extraordinarily high rates elsewhere.

Our goal is to help as many members as possible under our "Reflective Loan Pricing Program". The way our program works is that the members with good credit histories will receive our

very best rates, some of the best rates available.

Other members, who may have had past credit problems, will be assigned rates consistent with their credit history.

It is our goal that these rates will almost always be lower than rates available to them elsewhere. Our interest rates are established on a monthly basis by the Board of Directors, and are subject to change.

The rates listed on the reverse of this newsletter are the established "Base Rates". The rate you pay will be based on your credit history. Please contact our loan department for details or questions!



VERIFICATION REQUIRED FOR NEW ACCOUNTS

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We will also ask to see your driver's license, social security card, or other identifying documents. Please be prepared to show them, even if you already have an existing account at the credit union. We appreciate your membership!



Consumer Loans

Cars & Trucks	Rate (APR) As Low As	Maximum Term
New Vehicle 2003-2004	4.40%	48 Months
New Vehicle 2003-2004	4.90%	72 Months
Used Vehicle 1999-2003	5.40%	48 Months
Used Vehicle 1999-2003	5.90%	72 Months
Used Vehicle 1995 -1998	6.40%	36 Months
Used Vehicle 1995 -1998	6.90%	60 Months
Used Vehicle 1994 and older	7.40%	36 Months

"New" is defined as never having been titled and having fewer than 5000 miles. (See www.nadaguides.com for car values)

(Self-Contained) Boats, Motor Homes and Travel Trailers

1995 and newer		
\$25,000 min.	7.40%	108 Months
\$40,000 min.	7.90%	144 Months
\$60,000 min.	8.40%	180 Months
1994 and older		
\$25,000 min.	7.90%	108 Months
\$40,000 min.	8.40%	144 Months
\$60,000 min.	8.90%	180 Months

(Non-Self-Contained) Recreation and Other Miscellaneous Vehicle

1999 and newer	6.40%	72 Months
1995 to 1998	7.40%	60 Months
1994 and older	8.40%	60 Months

Longer terms available from 61-120 months on loans of \$20,000 or more.

Share Secured Loans

Savings	Rate + 3.00%	12 Months
Savings	Rate + 3.50%	24 Months
Savings	Rate + 4.00%	36 Months
Savings	Rate + 4.50%	48 Months
Certificate	Rate + 2.00%	Term of Cert.

Minimum rate is 5.00%.

Personal Loans

\$9,999.99 or less	7.90%	36 Months
\$10,000 minimum	8.40%	72 Months

**Open-end Lines of Credit and
Overdraft Protection Loans**

11.90%	Minimum payment is 3% of balance (Min. \$25)
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Minimum loan is \$500. Maximum loan is \$10,000.

This is intended as a summary of our loan products. The Interest Rate on each loan is customized to the individual member. Factors that will affect your rate are your credit history, the loan type, value of collateral, and the term that you request. Some restrictions may apply. Other Discounts may be available. Please contact the Credit Union for details. Rates are accurate as of September 2, 2003 and are subject to change without notice.