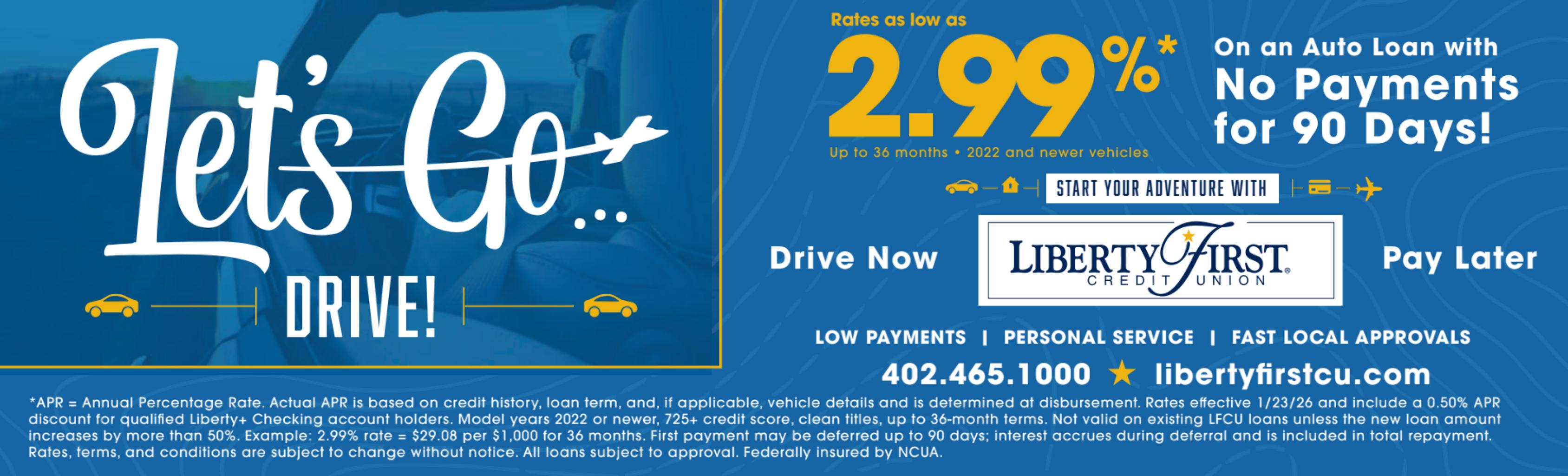


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\*APR = Annual Percentage Rate. Actual APR is based on credit history, loan term, and, if applicable, vehicle details and is determined at disbursement. Rates effective 1/23/26 and include a 0.50% APR discount for qualified Liberty+ Checking account holders. Model years 2022 or newer, 725+ credit score, clean titles, up to 36-month terms. Not valid on existing LFCU loans unless the new loan amount increases by more than 50%. Example: 2.99% rate = \$29.08 per \$1,000 for 36 months. First payment may be deferred up to 90 days; interest accrues during deferral and is included in total repayment. Rates, terms, and conditions are subject to change without notice. All loans subject to approval. Federally insured by NCUA.