

LENDING PRODUCTS

New & Used Vehicles

- Car
- Truck
- Motorcycle

New & Used Recreational

- Snowsleds
- 4 Wheelers
- Dirt Bikes
- Camper
- Motor Homes
- Boats
- Share Secured Loans
- One Payment Loans
- Overdraft Protection Loan - LINC-Line
- Share Certificate Secured
- Line of Credit Loans
- VISA® Credit Cards
- Signature Loans
- Fuel Loan Specials
- Winterization Loan Specials
- Alternative Heating Specials

Loan payments can be made on a weekly basis for your convenience and budget planning.



OFFICE LOCATION

171 West Broadway
Lincoln, Maine 04457
Phone: (207) 794-8623
Fax: (207) 794-8187

2689 Lee Road
Lee, Me 04455
Phone (207) 738-2064
Fax (207) 738-2468

MAILING ADDRESS

COMMUNICATION:
P.O. Box 220
Lincoln, Maine 04457

Supervisory Committee:
P.O. Box 192
Lincoln, Maine 04457

Web Site:

www.lincolmainefcu.com

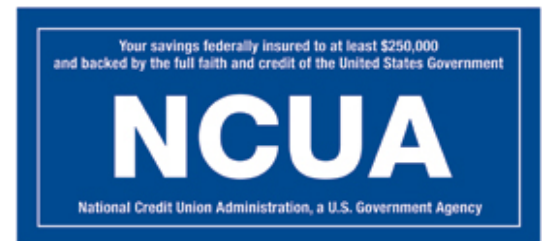
E-Mail:

lmfcu@lincolmainefcu.com

Products

& Services

HOMETOWN COMMUNITY SPIRIT
HOMETOWN COMMUNITY PRIDE™



Savings Accounts

- Regular Savings
- Christmas Clubs
- All Purpose Clubs
- Certificate Accounts

Your savings are insured up to \$100,000 by the National Credit Union Administration, a US Government Agency. Dividends are paid monthly on a daily accrual basis. See our Rate & Fee Schedule for current rates.

Looney Toon Children's Account

- For each deposit (minimum \$2.00) that is made you will receive a sticker to place in your savings sticker book. Collect 12 stickers and get a free gift. Eligible for 1 free gift every 3 months.
- Looney Toon Share Certificates require a minimum of \$100.00 deposit for a term of 12 months. You can make deposits to that certificate (minimum of \$50.00) during the term of the certificate.
- Once child turns 13, this converts to a regular savings account.

Checking Account

- No monthly service charge
- No minimum balance
- Overdraft protection available to shares and to a line of credit
- Visa® Check Cards & ATM cards \$5 fee
- Earn dividends when balance is greater than \$500.

Money Market Accounts

- Low minimum required balance of \$2500.
- Dividend Rate is variable
- Three Check Withdrawals per calendar month
- Minimum withdrawal of \$500.
- Minimum deposit of \$500.

Share Certificate Accounts

- Low minimum balance of \$500.
- Terms from 3 months to 5 years
- Interest earned may be compounded or transferred to another account.

Individual Retirement Accounts

- Open with a minimum of \$100.00

We offer Traditional, Roth, and Coverdell ESA accounts. These are regular savings type of accounts. We do not offer certificates on these products, but we do try to offer a very competitive dividend rate. These accounts are insured up to \$250,000.00 through NCUA Share Insurance Fund.

VISA® Check Card - CU-24

This card can be used for purchases, in person, online or at an ATM. When you use your card as a purchase it will debit your checking account. When you go to an ATM you are given the option to withdraw from your savings or checking account. This card is accepted wherever you see the VISA®, NYCE®, PLUS®, or TX® network signs.

ATM Card - CU-24

The Lincoln Maine FCU is part of the SURF Alliance, a network of credit unions in Maine offering surcharge-free ATMs. You can check your balance, get cash, and make transfers from your savings and checking accounts at ATMs that have the PLUS® or NYCE® logos.

VISA® Credit Card

Check out our VISA application, and compare us to what you may currently have.

- Tiered APR* based on credit score
- No Annual Fee
- 25-Day Grace Period on Purchases
- Make your payments at the credit union, online, or via mail.

*APR = Annual Percentage Rate

Payroll Deduction

Whether you have direct deposit from your payroll or not we can set you up so that you can have funds transferred between accounts. Transfers can go to checking, savings, clubs, IRA, or even your loans. The amounts and the account is up to you. Come in and sign up and we'll do the work for you so that you want have to.

Teller-Phone

Use your telephone, cell phone, or a phone when your away from home to access your accounts 24/7 365 days a year. With teller-phone, an audio response system you can:

- Check balances
- Get up to the last 10 transactions on your account.
- Transfer funds

LINC-Connection

This service is your internet connection to your accounts, 24/7 365 days a year.

- View a profile of account balances
- Transfer funds between accounts
- Apply for a loan
- Set up e-mail notices for when your accounts get to a balance that you have chosen.
- View your cleared check (\$2.00 monthly fee for this service)

CUe-Statement

Your statements can be delivered to you via a secure online connection instead of receiving paper statements.

- Get your statements quicker
- 2 years of statements available
- Print your statements or save them on your computer or a media storage device.

Bill Payer

Electronic Bill Payment (EBP) is a service that makes it simple and convenient to pay your monthly bills, or even a occasional bills. All you have to do is verify that the amount you have been billed is correct, and then schedule the payment via your personal computer. No more post office visits, no need to write a check, we'll take care of it for you.

- Free as long 1 bill per month is paid. If not we reserve the right to charge a \$5.00 fee for that month.