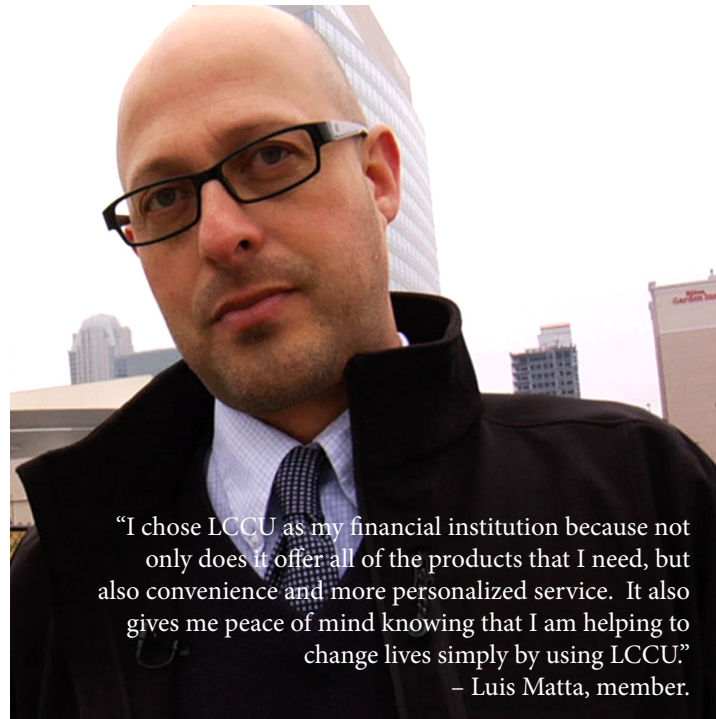


About LCCU

- Created in 2000, Latino Community Credit Union (LCCU) is the first financial institution in the southeast U.S. to provide all of its services to its members in English and Spanish, without discriminating in pricing. LCCU shares expertise and infrastructure with North Carolina State Employees Credit Union, the second largest credit union in the nation.
- With over \$100 million in assets, and serving 54,000 members, LCCU is one of the fastest growing community development credit unions in the U.S.
- LCCU always works to benefit its members. The credit union passes profits to its members by offering some of the best deposit rates and lowest fees available.



“I chose LCCU as my financial institution because not only does it offer all of the products that I need, but also convenience and more personalized service. It also gives me peace of mind knowing that I am helping to change lives simply by using LCCU.”
– Luis Matta, member.

Products and Services

DEPOSIT ACCOUNTS

- Saving, Checking & Money Market Accounts
- Share Term Certificates
- Individual Retirement Accounts
- Free ATM and Debit Cards

LOANS

- Credit-Builder Loans
- Car Loans
- Mortgage and Home Equity Loans
- Personal Loans
- Micro-Business Loans

CONVENIENCE

- Largest ATM network in North Carolina
- Mobile and other phone access
- Online service including Bill Pay
- Affordable remittance services

BRANCHES:

Durham (919) 530-8800
Raleigh (919) 855-9696
Garner (919) 773-9180
Carrboro (919) 967-1725
Charlotte Indep Blvd.
(704) 531-0201
Charlotte South Blvd.
(704) 553-0386
Monroe (704) 226-1651
Greensboro (336) 370-9512
Fayetteville (910) 323-4334
Winston-Salem
(336) 784-0261

TELEPHONE:

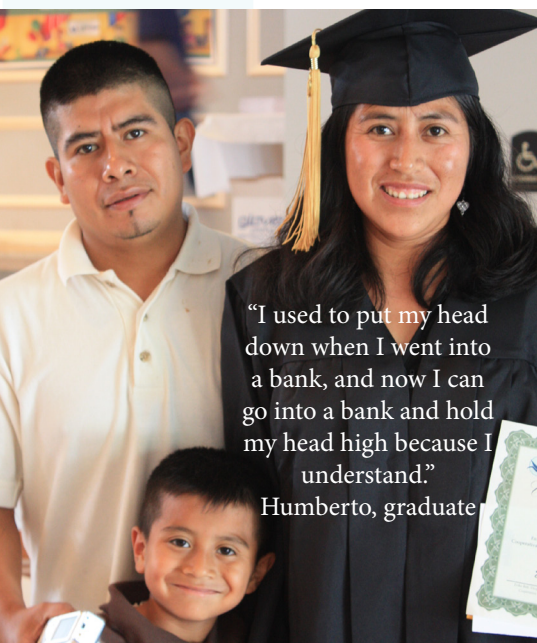
1-866-873-5228
(1-866-USE-LCCU)

WEBSITE:

www.latinoccu.org

Financially Strong

- LCCU was recognized in Business North Carolina magazine's Financial 100 Standouts for two years in a row (November 2008 and June 2009). Of all the banks and credit unions in the state, LCCU has the #1 Best Return on Assets and #1 Best Return on Equity.
- LCCU maintains a healthy, growing loan portfolio. LCCU's personalized service, focus on financial education and responsible loan products have contributed to a consistently low delinquency.
- Consistently highly rated by regulators



“I used to put my head down when I went into a bank, and now I can go into a bank and hold my head high because I understand.”
Humberto, graduate

Social Impact

- Deposits with LCCU earn competitive rates, are insured up to \$250,000 and provide funds for loans to the community, creating opportunities for working-poor families. Investor Sr. Corrine Florek, OP, says that “LCCU provides responsible and affordable credit options to those typically preyed upon by payday or subprime lenders.”
- LCCU helps its members build a better future through its award-winning financial education program. More than 12,000 participants have attended our educational workshops and 657 graduates have attended the entire series of six workshops.
- LCCU has received numerous awards in recognition of its unique model that successfully serves the underserved including:
 - * 2010 E Pluribus Unum Award for integration of immigrants into the U.S.
 - * 2007 Wachovia NEXT Award
 - * 2003 Herb Wagner Memorial Award for Outstanding Organization (National CU Foundation)