

LACE CURRENT INTEREST RATES

Interest rates listed as of July 1, 2010

Certificate Rates				
TYPE	TERM	%	INVESTMENT MINIMUM	PENALTY
Loan Certificate*	2 YEAR	0-2.50%	\$250	Up to 3 months interest earned
	3 YEAR	0-3.00%	\$250	Up to 3 months interest earned
	5 YEAR	0-3.75%	\$250	Up to 6 months interest earned
DEMAND**	***	0-2.0%	\$250	N/A
IRA**	***	0-4.00%	\$5,000	N/A

* Interest paid annually. Semi-Annual, Quarterly and Monthly interest may be requested if the amount of the investment is above \$25,000, \$50,000 and \$100,000 respectively.

** Interest paid annually

*** Payable within 30 days of LACE's receipt of a written demand for redemption by the Certificate Holder except in the state of South Carolina where Demand Certificates are not offered and IRA Certificates have a 5-year term.

THE RATE OF INTEREST OFFERED FOR EACH TYPE OF CERTIFICATE MAY CHANGE FROM TIME TO TIME. THE CURRENT RATES MAY BE OBTAINED BY CALLING OUR OFFICE OR VISITING THE WEBSITE.

The purchase of LACE's securities is subject to risks, which are described in our Offering Circular. This is not an offer to sell you our securities and we are not soliciting you to buy our securities. We will offer and sell our securities only in states where authorized. The offering is made solely by the Offering Circular. To receive an Offering Circular, write us, call us or contact us via e-mail. You may also visit our website at www.laceinc.org.

Not FDIC or SIPC insured - Not a bank deposit - No WELS or ELS guarantee