

李氏聯邦信用會

Lee Federal Credit Union Newsletter

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September 2008

The following table shows the dividend rates and annual percentage yield (APY) for the quarter ending June 30, 2008.

	<u>Dividend Rate</u>	<u>Compounded</u>	<u>APY</u>
\$100.00 to \$1,000	2.75%	Daily	2.760%
\$1,000.01 to \$5,000.00	3.00%	Daily	3.010%
\$5,000.01 to \$10,000.00	3.25%	Daily	3.260%
\$10,000.01 to \$20,000.00	3.50%	Daily	3.510%
Over \$20,000.00	3.75%	Daily	3.760%
IRA Accounts	3.75%	Daily	3.760%
Children's Account \$5 to \$5,000	3.00%	Daily	3.010%

Dividends will be posted to accounts on October 1, 2008. Dividends will not be posted to accounts that do not have the minimum balance of \$100 or that have been closed. A service charge of \$2.00 has been deducted from accounts with balances under \$50.00. A schedule of our dividend rates and fees is available upon request.

If you have not made a transaction with the credit union (share deposit, withdrawal, or written/e-mail correspondence) in the last three years, your account may have to be turned over to the District of Columbia as unclaimed property. It only takes a single transaction every other year to prevent this from occurring. You can also send us a letter or e-mail stating that you want to keep the account active, be sure to include your address and account number.

The credit union has funds to loan. We have added a 30 year loan program. We are now making 30 year mortgage loans with no origination fees or points. Please check with the Loan Officer for the current rates. We have competitive rates for mortgage and car loans.

Check with the credit union if you need funds to pay college tuition. We can make Federal insured loans and check for our Education Loan rates.

If you are in the market for a loan, come in and get preapproved. This will save time and allow you to make an offer that may be more attractive.

Enclosed is our annual Privacy Act notice. Please read it to understand how we control your personal information.

You can transact business with the credit union through the mail. You do not have to come to the credit union to deposit or withdraw funds. You can also request

loan forms and submit them through the mail.

Now is the time to start thinking about paying for the upcoming college year. Check with us for educational loans. We participate in the government student loan program and offer an Education Loan program for parents and students. Check our website at leefcu.com for the latest rates and news.

Our accounts are now insured up to \$250,000 as part of the recently passed Emergency Economic Stabilization Act. This increased insurance coverage is effective until December 31, 2009.

