

李氏聯邦信用會

Lee Federal Credit Union Newsletter

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December 2008

The following table shows the dividend rates and annual percentage yield (APY) for the quarter ending December 31, 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 January 1, 2009. 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.

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.

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.

We are now accepting applications for the year 2009 Kwang Lien Lee Scholarship. All Asian high school seniors are eligible to apply. Applicants are to submit a copy of their SAT/ACT scores, a copy of their transcript, and a brief biographical sketch describing their outside activities and future goals. Send all applications to the Kwang Lien Lee Scholarship Committee at the credit union address. Applications are due by July 31, 2009

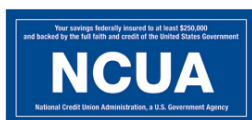
The winner of the 6th grade scholarship is Alexander

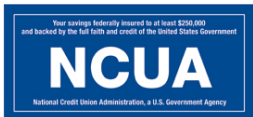
Kyle Lee and the 9th grade scholarship winner is Jennifer E. Lee. The credit union is now accepting applications for the 2009 6th and 9th Grade Scholarships. Applications must be received by July 31, 2009. Sixth grade applicant should submit their final report cards for grades 4 to 6. Ninth grade applicants should submit their final report cards for grades 7 to 9 and a short essay.

The Credit Union Annual Meeting will be on March 8, 2009 at 230PM in the Lee Association Building on the 3rd floor. Nominations for the Board of Directors, Credit Committee and Supervisory Committee will be accepted until February 28, 2009. Nominations must be accompanied by a statement of willingness to serve by the nominee and signatures of 15 members who are at least 18 years old. Send nominations to the Nominating Committee at the credit union mailing address.

The Supervisory Committee is conducting a verification of member accounts. The address to send any corrections or comments is PO Box 148, Kensington, MD 20895. If you want to contact the Supervisory Committee, their e-mail is supervisorycomm.leefcu@earthlink.net.

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.





We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.