

# 李氏聯邦信用會

## Lee Federal Credit Union Newsletter

Telephone (202) 289-7580

FAX (202) 289-7580

Website [www.leefcu.com](http://www.leefcu.com)

e-mail: [LeeFCU@sprintmail.com](mailto:LeeFCU@sprintmail.com)

September 2009

The following table shows the dividend rates and annual percentage yield (APY) for the quarter ending September 30, 2009.

	<u>Dividend Rate</u>	<u>Compounded</u>	<u>APY</u>
\$100.00 to \$1,000	1.75%	Daily	1.760%
\$1,000.01 to \$5,000.00	2.00%	Daily	2.010%
\$5,000.01 to \$10,000.00	2.25%	Daily	2.260%
\$10,000.01 to \$20,000.00	2.50%	Daily	2.510%
Over \$20,000.00	2.75%	Daily	2.760%
IRA Accounts		2.75%	Daily
2.760%			
Children's Account \$5 to \$5,000	2.25%	Daily	2.260%

Dividends will be posted to accounts on October 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 are in the market for a loan, come in and get it 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.

The 9<sup>th</sup> Grade Scholarship winner is Sharon Lee. There were no winners for the 6<sup>th</sup> Grade or for the Kwang Lien Lee Scholarships.

The credit union has funds to make mortgage loans. We have competitive rates and no application fees. Check the [leefcu.com](http://leefcu.com) for the current rates.

We have red envelopes available now and at Chinese New Year. Limit one package per account. We will have Chinese calendars available the end of the year. Limit is one per account. We will only have 200 available.

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.

**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.**

