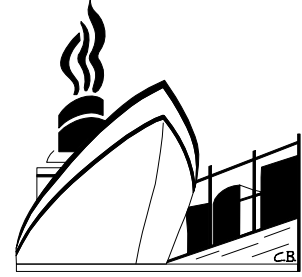


Lower Columbia Longshoremen's Federal Credit Union

629 14th Ave.
Longview, WA 98632



(360) 423-2770

Fax (360) 577-8120

Toll Free (888) 337-4404

Share and IRA Certificate Rates Effective April 14, 2009

Minimum Balance \$ 500.00

6 Month Term 1.55% 1.56 % (APY)

1 Year Term 1.90% 1.92 % (APY)

2 Year Term 2.25% 2.27 % (APY)

Early Withdrawal Penalties. A penalty may be imposed for withdrawal before maturity. The penalty we may impose is the greater of:

Seven days dividends, on the amount withdrawn subject to penalty, if the withdrawal is made within the first six days after the deposit;

or

Sixty (60) days dividends on the amount withdrawn subject to penalty.

Rates are subject to change. Please contact the credit union on the day of deposit or maturity for current rates.