



LOWER COLUMBIA LONGSHOREMEN'S
 FEDERAL CREDIT UNION
 629 14TH AVENUE
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TRUTH IN SAVINGS (TIS)

RATE SCHEDULE

Effective 6/01/2009

This Rate and Fee Schedule outlines the conditions and rates applicable to your deposit accounts at Lower Columbia Longshoremen's Federal Credit Union as of the effective date above. The Credit Union may offer other accounts, or amend the rates and fees contained in this schedule from time to time. Each account holder agrees to the terms set forth in this schedule and acknowledges that it is part of the Membership Account Agreement.

Dividends

Type of Account	Dividend Rate	Annual Percentage Yield	Compounded	Credited	Minimum to Open	Minimum Balance	Minimum to Earn Dividends	Balance Method
Share Savings	0.50%	0.50%	Monthly	Monthly	\$20.00	\$20.00	\$20.00	Daily
Share Draft	0.00%	0.00%	N/A	N/A	\$25.00	\$ 0.00	N/A	N/A
Sub Share Savings	0.50%	0.50%	Monthly	Monthly	\$ 0.00	\$ 0.00	\$ 0.01	Daily
IBEW Vacation	0.50%	0.50%	Monthly	Monthly	\$ 0.00	\$ 0.00	\$ 0.01	Daily
ILWU Dues	0.50%	0.50%	Monthly	Monthly	\$ 0.00	\$ 0.00	\$ 0.01	Daily
Christmas Club	0.50%	0.50%	Monthly	Monthly	\$ 0.00	\$ 0.00	\$ 0.01	Daily
IRA Share Savings	0.50%	0.50%	Monthly	Monthly	\$ 0.00	\$ 0.00	\$ 0.01	Daily
Money Market	1.50%	1.51%	Monthly	Monthly	\$1,000.00	\$1,000.00	\$ 0.01	Daily

Account Limitations

Share/Sub Share Savings Subject to Regulation D and Regulation CC. See explanation below.

Money Market Subject to a \$10 fee if the account balance falls below \$1,000 during the month, Regulation D and Regulation CC. See explanation below.

Your Credit Union membership share is \$20.00. This is a deposit to establish membership and not a fee. Accounts must remain open through the dividend period to earn dividends. If the stated minimum to earn dividends is not met for a day, dividends will not be earned for that day.

The Dividend Rate and Annual Percentage Yield may change each compounding period as determined by the Board of Directors. Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period. The dividend rate and yield are the prospective rate and yield for the applicable dividend period. Dividends begin to accrue on the business day of deposit. The monthly dividend periods begin on the first calendar day and end on the last calendar day of each month.

Regulation CC: Our policy is to make funds from your deposit available to you on the day we receive your deposit. At that time you can withdraw the funds in cash and we will use the funds to pay checks that you have written. If you make a deposit to a cash machine or night depository we will consider the day of deposit to be the following business day. If we have cause to question an item presented for deposit we may require that a hold be placed until the funds are collected, or sent for collection with no credit given until the item is collected.

Regulation D: We are required to limit the following types of transfers from accounts to no more than six transfers per month: All preauthorized transfers to another account (excluding transfers for payments or routine allocations of direct payroll deposit to your other accounts or family member accounts); and telephone transfers to another account. If you exceed the transfer limitation your account may be subject to a suspension or closure.

The rates and fees quoted are accurate as of the effective date above. If you have any questions or need current rate or fee information on your accounts, please call us at (360) 423-2770.