

member resource

JANUARY 2007

LACAMAS COMMUNITY CREDIT UNION **70** YEARS

www.lacamas.org

Put Yourself in the Driver's Seat...

LCCU now offers Credit Union Direct Lending!



We've just made it easier than ever to get that new or used auto! You can now enjoy the convenience of Credit Union Direct Lending (CUDL), our new service that lets you finance your auto purchase right at the dealership.

We've streamlined car shopping

LCCU has partnered with CUDL to make your life easier. You no longer need to visit a car dealer, select a vehicle, visit a branch to get financing and then return to the dealership.

Of course, we would love to serve you at our branches! But, if you're already at the dealer, we'd like to save you the time of making a special trip to set up the financing at a branch.

Same great service and rates

You can still enjoy the same great service and competitive rates of LCCU Auto Loans, but now you can finance right at the dealership. All you have to do is tell your dealer that you want to finance with LCCU.

Resolve to Save Time!

Sign up for eStatements

Looking for ways to save time and simplify your life in 2007? We can help. Put your LCCU statements into your control by signing up for free, convenient eStatements.

Because eStatements are delivered automatically through email each month, you'll save time waiting for paper statements to arrive in the mail. Download them, print them, save them, delete them—organize them any way you choose.

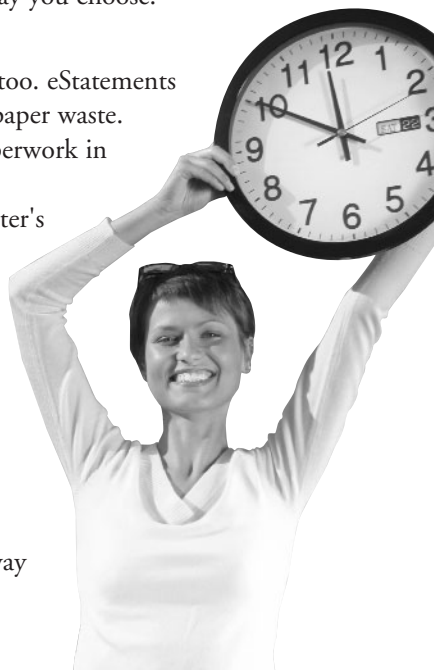
Environmentally friendly

Better yet, you'll save trees, too. eStatements will help you cut down on paper waste. Reduce and manage the paperwork in your home office, by saving eStatements on your computer's hard drive.

Safe, secure and free!

In most cases, your eStatements will arrive sooner than the one that's delivered to your mailbox. Plus, it's more secure.

Save time and paper with eStatements—what a great way to start the New Year!



Start a Fiscal Fitness Program

Many people embark on a new year with plans to improve their money management skills. If your resolutions include starting a "fiscal fitness" program, let LCCU help! Our convenient eServices can put you on the road to smarter money management.

- ▶ **Free Direct Deposit**— Get your checks into your account automatically so you can concentrate on other things. You can easily allocate a certain portion of your deposit into specific

accounts: savings, checking, your child's savings, etc.

- ▶ **Free Lacamas On-Line**— Log into your accounts 24/7/365, check your account balances and view images of your cancelled checks.

- ▶ **Free Bill Payer**— Schedule regular or one-time bill payments, and save money on postage!

So, let 2007 be the year you get more fiscally fit! And let LCCU's great products and services help get you there.

RATES

Rates for our most popular products are listed below. Phone us at (360) 834-3611 for more rate information.

Mortgage Loans ¹	RATE	APR ¹
15-Year	5.750%	6.028%
30-Year	6.000%	6.167%

Mortgage rates effective on December 20, 2006 and are subject to change.

Consumer Loans ^{**}	APR ¹
New Auto	6.45% to 14.20%
Used Auto	6.45% to 15.70%
New/Used Boat/RV	6.74% to 17.74%

Certificate Accounts

For Current Rates, call or visit us online at www.lacamas.org.

33-Month Special Bump Certificate

5.25% APY^{***}

\$500 minimum

¹APR is Annual Percentage Rate. Rates are effective as of January 1, 2007 and are subject to change without notice.

^{*} Mortgage rates change daily. APR based on \$100,000 loan amount and no points.

^{**} Rates are determined by individual credit factors and loan term.

^{***} APY is Annual Percentage Yield. See www.lacamas.org for complete terms.



www.lacamas.org

Administration

236 NE 4th Avenue
Camas, WA 98607

Camas 5th Avenue

403 NE 5th Avenue
Camas, WA 98607

Cascade Park

615-A Chkalov Drive, Suite 1
Vancouver, WA 98683

Evergreen

16409 SE 1st, Suite 100
Vancouver, WA 98684

Terrace

19200 SE 31st
Camas, WA 98607

Washougal

640 "E" Street
Washougal, WA 98671

Mailing Address

PO Box 1108
Camas, WA 98607

Member Services & CATT

(24/7 phone banking)
(360) 834-3611 or
(888) 834-3611

Calendar

Martin Luther King, Jr. Day

Monday, January 15th
All Branches Closed

Presidents Day

Monday, February 19th
All Branches Closed

71st Annual Meeting

Thursday, March 29th
Terrace Branch
6:30 p.m.

**SCHOLARSHIP
NOTICE**

**The 2007 Joseph J. Boyle
Memorial Scholarship
application packet will be
available by January 31,
2007.** Three \$1,000 scholar-

ships will be awarded to
area high school seniors. All
seniors graduating in 2007
who are LCCU members
are eligible to apply.

Applications will be
available to download on
www.lacamas.org, at
many area high schools and
all of our branch locations.
Completed applications will
be due in late March.

Get Your Bucks in a Row...

Schedule an IRA review today

January is the perfect time to schedule an IRA "check-up" with our MEMBERS Financial Services representative, **John Alexander**. His services are available to any LCCU member. He can review the different types of IRAs available to you, help you select which type would best fit your needs, and advise you on current regulations.

How much can you contribute?

You can contribute up to \$4,000 for the 2006 and 2007 tax years. If you're age 50 or better, you can make an additional \$1,000 catch-up contribution for the 2006 and 2007

Representatives are registered, securities are sold, and investment advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member NASD/SIPC, a registered broker/dealer and investment advisor, 2000 Heritage Way, Waverly, Iowa 50677, toll-free (866) 512-6109. Nondeposit investment and insurance products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by the financial institution. CBSI is under contract with the financial institution, through the financial services program, to make securities available to members.

tax years. And, you have until April 16th, 2007, to make an IRA contribution for the 2006 tax year.

Where can you invest it?

You can invest your IRA money in Mutual Funds, Certificates of Deposit, Fixed, Indexed or Variable Annuities and most other savings and investment products.

To review your IRA program, schedule a no-cost, no-obligation consultation with John Alexander today. Call **(360) 817-5987** or **(888) 834-3611 ext. 5987**, and he'll help you get your IRA "bucks" in a row!

**Keeping Pace with
Security Requirements**

New log-in steps for Lacamas On-Line and eStatements

Lacamas On-Line and eStatement users may have noticed a new log-in procedure that we instituted recently. Lacamas Community Credit Union and other financial institutions across the country are now required by the National Credit Union Administration (NCUA) to implement new procedures to secure member information in online environments.

Authentication—the process of proving that someone is who he claims to be—is one of the most important components of our security infrastructure. This extra security will add an enhanced layer of protection to your account access.

The next time you visit Lacamas On-Line or eStatements, you will receive step-by-step instructions for logging in. For the eStatement login, you will be prompted to choose either Social Security Number or Tax ID number & click Submit. Next you will enter in your Social Security Number, date of birth and account number.

From that point forward, when you visit Lacamas On-Line or the eStatement website, you will only need to enter your login and password, if you have completed the aforementioned authentication procedure.

LCCU remains at the forefront of implementing new technology to preserve the safety and security of our members' information.

If you have any questions, please email us at **service@lacamas.org** or give us a call at **(360) 834-3611** or **(888) 834-3611**.



71st Annual Meeting

Thursday, March 29th
6:30 p.m.

Terrace Branch,
19200 SE 31st Street,
Camas, WA 98607

Join us for refreshments and door prizes, meet LCCU staff and volunteers, and hear an overview of the Credit Union for 2006. Members interested in serving on LCCU's Board of Directors or Supervisory Committee can complete an application available at our website, **www.lacamas.org**, or contact Sherri Smith at **(360) 834-3611**.

**Membership
Drive Winner**



LCCU Vice President of Administration Patti Murphy presents Greg Payne and his wife Atsuko with a \$1,000 travel voucher, following the November membership drive. Congratulations!

**Do the Bump
(Certificate, that is!)**

Great rate, smart savings

For a limited time, we're offering an APY* of **5.25%** on our 33-month Certificate with a one-time Bump Option. It's a great way to get a guaranteed dividend...no matter what the stock market is doing!

- ▶ \$500 minimum to open
- ▶ One-time bump to the then current 24-month Certificate rate.
- ▶ Available for both Regular and IRA Certificates.

Come into any branch or call **(360) 834-3611** or **(888) 834-3611** and open yours today!

*APY is Annual Percentage Yield. Rate subject to change without notice.