



Increase your Payload... *with our* Great Auto Rate!

5.99%
APR*



Here's a winning combination guaranteed to increase your payload. Not only is LCCU's auto loan rate very appealing, we've got the added attraction of Credit Union Direct Lending (CUDL).

Our partnership with CUDL allows you to finance right at the auto dealer. You'll still enjoy the same great service from LCCU, but now you can tell your dealer that you want to finance with us! CUDL takes care of the paperwork and you will soon be on your way.

For more information about our rates and CUDL, visit our web site, www.lacamas.org, come into a branch or call (360) 834-3611 or (888) 834-3611.

*APR (ANNUAL PERCENTAGE RATE). APR as low as 5.99% and varies based on loan term and credit qualifications. Special offer excludes existing LCCU auto loans. Special rate requires Credit Union membership and \$5 savings deposit. Offer expires Saturday, March 31, 2007. Some restrictions apply.



Scholarship applications due March 26th!

LCCU will award \$1,000 scholarships to three area high school seniors, to help them pursue their higher education goals.

- ▶ Applicants judged on academics, character, leadership and community participation.
- ▶ Download application packet at www.lacamas.org, or pick up at any branch and many area high schools.
- ▶ Completed applications must be received by 5:00 p.m., Monday, March 26th, 2007.



Shopping for your next RV or Boat?

Our great loan rates can help you close the deal!

It's prime Recreational Vehicle (RV) and Boat shopping season. If you're planning to go to the upcoming RV or Boat Shows, you'll want to get pre-qualified with LCCU so you'll have financing in-hand before you hit the show floor.

Our great rates put you that much closer to the helm of your new boat, RV, trailer, motor home, personal watercraft—you name it.

LCCU loans let you borrow up to 100% of the purchase price, plus warranty, sales tax and licensing fees. Apply at any branch, via phone or online at www.lacamas.org.

*APR (Annual Percentage Rate). Rates and terms are as of 3/1/07 and are subject to change. The Credit Union offers various fixed rates listed in the Loan Rate Addendum, provided upon request. The APR is determined based on your employment, residential status, current debt ratio, past credit experience, and other factors deemed appropriate. Some restrictions apply. All loans on approved credit.

As low as
6.99%
APR*





Which Type of IRA is Right for You?

A Message from MEMBERS Financial Services

Now is a great time to get your tax information in order—including an annual review of your Individual Retirement Account (IRA). **Remember, you have until April 16th, 2007 to make your 2006 IRA contribution.**

There are two main types of IRAs - Traditional IRAs and Roth IRAs. Most people saving for retirement can contribute to a **Traditional IRA**. And, if you meet certain requirements, your contributions are tax deductible. Whether your contributions are deductible or not, your earnings

accumulate tax deferred, so you won't owe income taxes until you make withdrawals.

With a **Roth IRA**, contributions aren't tax deductible when you make them. But in favorable contrast to a Traditional IRA, earnings are free from income tax upon withdrawal if you meet the specified conditions. A Roth IRA also has more flexible early withdrawal rules than a Traditional IRA, and you aren't required to begin withdrawals at age 70½.

To get more information about IRA eligibility rules and which IRA is best for you, contact **John Alexander**, the MEMBERS Financial Services Representative serving LCCU members, at **(360) 817-5987**.

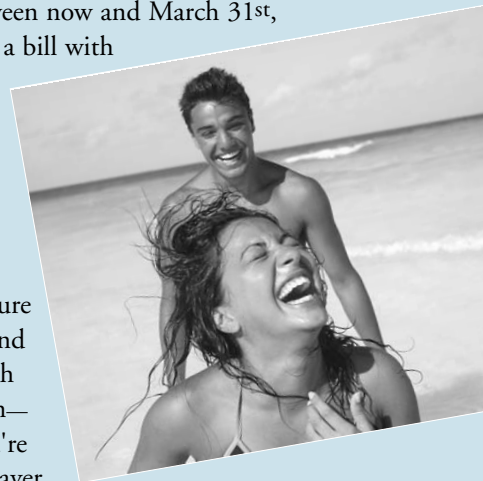
Representatives are registered, securities are sold, and investment advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member NASD/SIPC, a registered broker/dealer and investment advisor, 2000 Heritage Way, Waverly, Iowa 50677, toll-free (866) 512-6109. Non-deposit investment and 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. B2MM-1104-7399

Your Dream Vacation is Waiting...

Online Bill Payer contest prize is \$5,000 travel voucher!

If wild winter weather has you dreaming of warm tropical sandy beaches, you'll want to hear about our latest Bill Payer contest. Between now and March 31st, every time you pay a bill with our free Online Bill Payer, you'll automatically be entered into our Dream Vacation sweepstakes!

Just use simple, secure Online Bill Payer and get an entry for each paid bill transaction—it's that easy. If you're not yet using Bill Payer, sign up now and you could win. The more bills you pay, the more chances you have.



To find out more, please visit **www.lacamas.org** or call us at **(360) 834-3611** or **(888) 834-3611**.

We have many merchants among our Online Bill Payer payees. Chances are, you could pay most of your monthly bills with a mouse-click. No stamps, no delays!

Most Commonly-Paid Merchants include:

Utilities—Clark PUD, NW Natural Gas, Waste Connections, City of Vancouver Utilities

Communications—Qwest, Comcast, Verizon, Dish Network, DirecTV

Credit Cards—most major credit card companies and many, many more.

Did you know?

Calendar

Scholarship Application Deadline

Monday, March 26th
5:00 p.m.
Any LCCU Branch

71st Annual Meeting

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



LACAMAS
COMMUNITY CREDIT UNION
Strength, Stability and Service

Mailing Address—PO Box 1108, Camas, WA 98607

Administration—236 NE 4th Avenue, Camas

Camas 5th Avenue—403 NE Fifth Avenue, Camas

Cascade Park—615-A SE Chkalov Drive, Vancouver

Evergreen—16409 SE 1st Street, Vancouver

Terrace—19200 SE 31st Street, Camas

Washougal—640 "E" Street, Washougal

Member Services & CATT—24/7 phone banking,
(360) 834-3611 or (888) 834-3611

© Lacamas Community Credit Union, 2007



Mortgage Loans*

	RATE	APR ¹
15-Year Fixed	5.875%	6.154%
30-Year Fixed	6.125%	6.293%

Consumer Loans**

	APR ¹
New Auto	5.99% to 13.74%
Used Auto	5.99% to 15.24%
New/Used Boat/RV	6.99% to 17.99%

Mortgage rates effective on February 23, 2007 and are subject to change.

¹APR is Annual Percentage Rate. Rates are effective as of March 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.

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

6-Month Certificate Loyalty Rate

4.75%^{APY}

\$500 minimum