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Lacamas On-line
Account Login



Effective Date: August 1, 2010

This Rate and Fee Schedule sets forth current conditions, rates, fees, and charges applicable to your Savings and Checking Accounts at Lacamas Community Credit Union at this time. The Credit Union may offer rates and fees or amend the rates and fees contained in this schedule from time to time. Each account holder agrees to the terms set forth on the Rate and Fee Schedule and acknowledges that it is part of the Membership and Account Agreement.

Rates

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- » Business Rate Schedule



Savings and Money Market Accounts	Minimum To Open	Daily Balance	Interest Rate	APY ¹
Savings (S1)	\$5	\$100+	.10%	.10%
Money Market (S5)	\$1,000	\$1,000 - \$9,999	.10%	.10%
\$100 minimum per withdrawal (\$5) \$1000 minimum to earn interest		\$10,000 - \$24,999	.30%	.30%
		\$25,000 - \$49,999	.45%	.45%
		\$50,000 - \$99,999	.60%	.60%
		\$100,000+	.75%	.75%

Business Accounts	Minimum To Open	Daily Balance	Interest Rate	APY ¹
Basic Business Checking (S32)	\$100	This account does not earn interest		
Organizational Checking (S34)	\$100	This account does not earn interest		
Ultimate Business Checking (S33)	\$100	\$7,500 - \$24,999	.20%	.20%
\$7500 minimum to earn interest		\$25,000+	.50%	.50%

TRUTH-IN-SAVINGS DISCLOSURES

Except as specifically described, the following disclosures apply to all of the accounts:

1. Rate Information. The Interest Rate and Annual Percentage Yield on your accounts are set forth above. The Annual Percentage Yield is a percentage rate that reflects the

total amount of interest to be paid on an account based on the Interest Rate and frequency of compounding for an annual period. For interest bearing accounts, the Interest Rate may change monthly as determined by the Board of Directors.

2. Nature of Interest. Interest is paid from current income and available earnings after required transfers to reserves at the end of a period. The Interest Rate and Annual Percentage Yield disclosed are the anticipated Rate and Yield the Credit Union will pay for the applicable period.

3. Compounding and Crediting. Interest will be compounded and credited monthly. The period for all interest-bearing accounts begins on the first calendar day of the month and ends on the last day of the calendar month.

4. Accrual of Interest. Interest will begin to accrue on cash, deposits, and non-cash deposits (e.g. checks) on the business day you make the deposit to your account. If you close your account prior to interest crediting, you will not be paid accrued interest. EXCEPT on the Money Market account, interest will be paid through the date of closure.

5. Balance Information. The minimum opening balance required for each account is set forth above. The minimum monthly balance required to obtain the stated Annual Percentage Yield or to avoid a service fee is set forth on the reverse side. For interest bearing accounts, interest is calculated by the daily balance method, which applies a daily periodic rate to the daily principal in the account.

6. Transaction Limitations. For all savings and money market accounts, no more than six (6) preauthorized, automatic, telephone transfers may be made from these accounts of yours or to a third party in any month.

The rates appearing in this Schedule are accurate and effective for Accounts as of the Effective Date indicated above. If you have any questions or require current rate information on your accounts, please call the Credit Union at (360) 834-3611 or (888) 834-3611. ♦ 2008 Lacamas Community Credit Union/Farleigh Witt PC.

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