


 Search

Lacamas On-line
Account Login



Deposit Rates

Deposit Services

	Min to Open	Min to Earn	APY
Savings	\$5	\$100	0.10%
Kids Club (0-12 years)	\$5	\$5	0.10%
Holiday Club	\$5	\$100	0.10%
Ultimate Checking	\$100	\$500	0.10%
Prestige Checking	\$100	\$500	0.20%

IRA High Yield Savings

(\$50 min)

	APY
\$100 - \$9,999	.15%
\$10,000 - \$24,999	.30%
\$25,000 - \$49,999	.45%
\$50,000 - \$99,999	.60%
\$100,000+	.75%

Money Market

(\$1,000 min.)

	APY
\$1,000 - \$9,999	.15%
\$10,000 - \$24,999	.30%
\$25,000 - \$49,999	.45%
\$50,000 - \$99,999	.60%
\$100,000+	.75%

Super Saver

(\$100 min. to earn interest)

APY

Rates

» Deposit Rates

» Certificate Rates

» Loan Rates

» Schedule of Fees

» Business Rate Schedule



\$100 - \$2,499	0.00%
\$2,500 - \$24,999	0.00%
\$25,000 - \$49,999	.60%
\$50,000 - \$99,999	.75%
\$100,000+	.90%

Rates effective as of August 1, 2010 and subject to change. Compounding for an annual period. For interest bearing accounts, the Interest Rate may change monthly as determined by the Board of Directors.

TRUTH-IN-SAVINGS DISCLOSURES

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 Lamas Community Credit Union/Farleigh Witt PC.