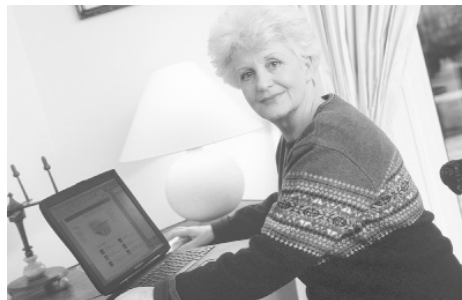


Faster, Safer Statement Delivery Now Available!

E-statements are now available through home banking! Enroll today to receive your monthly statement via e-mail. There are many advantages to receiving an e-statement, such as:

- **FASTER:** You will receive your statement as soon as the 2nd business day of the month.
- **SAFER:** You don't have to worry about statements getting lost in the mail, or forwarding your statements if you spend your winter months away from home.
- **CONVENIENT:** Once you've signed up, your statements will remain available for one year.
- **FREE:** As always, Lakes Community Credit Union strives to bring our membership the latest technology at the least possible cost.



E-statements are a safer and more secure way of receiving your monthly statement. Sign up today by logging onto www.lakescommunitycu.org, choose Internet Banking, enter your account information. Click on E-Statements, read the agreement by scrolling down and click I Accept. Your statements can now be viewed through Internet banking. If you have any questions, any member of our friendly and knowledgeable staff would be pleased to assist you! Don't wait, sign up today!

Let Lakes Put the *Ho Ho Ho* In Your Holidays



LCCU is offering a Holiday Helper Loan Special for up to 12 months at 8.00% APR on up to \$2,500. Why pay 18% using a credit card when you can take advantage of this great offer by calling the credit union, sending or faxing in the enclosed mini-application, or apply on-line today at www.lakescommunitycu.org!

Whether you are traveling for the holidays, or just want to surround your Christmas tree with lots of gifts, we can help. Let Lakes put the *Ho Ho Ho* in your holidays.

Mini Loan Application

After filling out this application, return it to the credit union office or fax it for fast approval: 248-814-4003.

Name: _____ Account # _____ SSN: _____

Phone Number: _____ Employer: _____

Gross Monthly Income \$ _____ Loan Request \$ _____

Everything I have stated in this request is correct to the best of my knowledge. You are authorized to check my credit and employment history. I also agree to provide information or documents needed if my request is approved.

Signature _____

Holiday Skip-A-Payment

The credit union is spreading holiday cheer this year by offering members the option of skipping a loan payment in either the month of December or January. (Offer doesn't include mortgages, HELOCs, balloon note or payment shaver loans.) There will be a \$20 fee charged to your account for skipping each payment. Please fill out the following form and either fax it to the credit union at: 248-814-4002 or mail it to us at: 350 N. Park Blvd., P.O. Box 99, Lake Orion, MI 48361.

Holiday-Skip-A-Payment Form

Please postpone my payment(s) for 12/2004 _____ OR 1/2005 _____

Please postpone ALL of my eligible loans _____ OR _____

Please postpone just the loans listed below:

Ln# _____ Payment Amount \$ _____

Ln# _____ Payment Amount \$ _____

Ln# _____ Payment Amount \$ _____

I agree to pay \$20.00 per loan, please deduct the fee(s) from my:
 Savings _____ OR Checking _____ OR I have enclosed a check _____

Name: _____ Account # _____

I/We understand that the payment(s) postponed will be added to the end of my loan. Interest will continue to be calculated on the total outstanding balance.

_____ Date _____

Member Signature _____ Date _____

_____ Date _____

Co-Borrower Signature _____

Branch News

Good news!! The office at 250 N. Perry in Pontiac will remain open at least through 2005. We will continually be studying demographics for branch locations. We will keep you posted.



Current Dividend & Interest Rates

Dividends, November 2004

Shares	.50% APY
Passbook	.50% APY
Club Accts.	.50% APY

IRA

1.00% APY

Money Market

\$0 - \$2499	.50% APY
\$2500 - \$4999	.75% APY
\$5000 - \$9999	1.00% APY
\$10,000 +	1.25% APY

Certificates of Deposit

24 Month - \$5,000	2.00% APY
3 Month - \$10,000	1.25% APY
6 Month - \$10,000	1.50% APY
12 Month - \$10,000	2.00% APY
24 Month - \$10,000	3.00% APY
36 Month - \$10,000	3.50% APY

Home Equity LOC

4.25% APR

VISA:

Classic	12.96% APR
Gold	11.88% APR

Please call for other rates.

Holiday Closings

The credit union be closed or have special hours on the following days:

- December 24th 9:30 - 1:00 p.m.
- December 25th, *Closed*
- December 31st 9:30 - 1:00 p.m.
- January 1st, 2005, *Closed*

Lost / Stolen Card Numbers

• VISA: 1-866-604-0381/1-721-570-4881 • ATM / Debit Card Center: 1-888-849-6046

WWW.LAKESCOMMUNITYCU.ORG

Main Office
 350 N. Park Blvd.
 Lake Orion, MI 48361
 248-814-4000

M,T,Th,F 9:30 - 5:30 pm
 W & Sat 9:00 - 1:00 pm
 Drive Up M-Th 9:00 - 5:30 pm
 Saturday 9:00 - 1:00 pm
 Friday only 9:00 - 6:30 pm

Mt. Clemens Branch
 310 Euclid St.
 Mt. Clemens, MI 48043
 586-463-5001

M,T,Th,F 9:30 - 5:30 pm
 Closed Wed & Sat

Pontiac Branch
 250 N. Perry St.
 Pontiac, MI 48342
 248-332-9193

M,T,Th,F 9:30 - 5:30 pm
 W & Sat 9:00 - 1:00 pm