



MONEY MATTERS

A MONTHLY PUBLICATION OF



JULY 2002

MAIN OFFICE

350 N. PARK BLVD. (M-24)
PO. BOX 99

LAKE ORION, MI, 48361
PHONE: 248-814-4000
HOME BANKING: 248-814-4001
FAX: 248-814-4002

HOURS OF OPERATION

Mon., Tues., Thurs., Fri. 9:30 a.m. to 5:30 p.m.
Thurs. and Fri.: Extended drive-up hours until 6:30 p.m.
Wednesday and Saturday 9:00 a.m. to 1:00 p.m.

SERVICE CENTERS

PONTIAC

250 North Perry St.
Pontiac, MI 48342

PHONE: 248-332-9193
FAX: 248-332-2202

Mon., Tues., Thurs., Fri. 9:30 a.m. to 5:30 p.m.
Wednesday, Saturday 9:00 a.m. to 1:00 p.m.

MT. CLEMENS

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

Mon., Tues., Thurs., Fri. 9:30 a.m. to 5:30 p.m.

ON-LINE-BANKING AT:
www.lak.escommunit.ycu.org



AMERICA'S
CREDIT UNIONS®
Where people are worth more than money.™



design by: i-candy, 2002

Get The Recreational Vehicle You've Always Dreamed of With a Loan from the Credit Union



Summer is almost here, so now is the time to take out a loan to finance the summer toy you have always dreamed of. Whether you are in search of the perfect RV or trailer, a watersport enthusiast in search of your dream boat or jet-ski, or you've always wanted to buy a motorcycle and go on the road, your Credit Union can help finance your dream! Titled recreational vehicles (boats, motorhomes and trailers) in the 2000-2002 range can be financed from as low as 6.5% A.P.R. for 60 months. 1999 titled vehicles and older can be financed from 7.5% A.P.R. with 60 month repay, and untitled vehicle financing begins at 8.5% A.P.R. Let your dreams begin today! Call your Credit Union to speak to a loan representative.

GET CEDAR POINT TICKETS FROM THE CREDIT UNION visit america's "roller coast" today!

Now that the kids are out of school, you might be looking for a family fun spot that's not too far away from home. If you can't take a week-long excursion, or if you are a roller coaster fanatic, you should get some Cedar Point tickets from Lakes Community Credit Union and get ready for the ride of your life!

The Credit Union is offering discounted Cedar Point tickets through October 12, 2002.

The discounted prices are as follows:

1 DAY ADULT: \$32.75

1 DAY JUNIOR: \$20.00

(Under 48 inches tall)

2 DAY RIDE & SLIDE: \$56.00

(Ride & Slide includes 2-day passes for Cedar Point and Soak City)

Visit www.cedarpoint.com for additional information!



F.Y.I. From the C.U.

Make sure to report lost or stolen Credit or Debit Cards as soon as possible! If you discover missing cards after hours, here are the numbers you should know.

VISA: 1-800-237-6211

**DEBIT MASTERCARD:
1-800-264-5578**

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NYCE Conversion is scheduled for July 24, 2002 from 3:00 a.m. until 8:00 p.m. Members will not be able to use their ATM or Debit Cards at this time. We apologize for the inconvenience.

Happy Independence Day!

Lakes Community Credit Union and all of its branch offices would like to honor all of the United States' Veterans and civil servants who have served our country so well in our history. We hope everyone had a safe and happy Fourth of July holiday!

Second Quarter Rates for 2002

	RATE	APY*
<i>All Share, Passbook, Christmas Club and Vacation Club Accts</i>	.....1.25%	.....1.26%

25-C MONEY MARKET	RATE	APY*
<i>\$10,000 and over</i>	.....2.50%	.....2.52%
<i>\$5,000-\$9,999</i>	.....2.25%	.....2.27%
<i>\$2,500-\$4,999</i>	.....2.00%	.....2.02%
<i>Below \$2,500</i>	.....1.50%	.....1.51%

IRA3.25%3.28%

All accounts earn from the date of deposit.

**Annual Percentage Yield*

Aren't You Tired of Paying High Service Fees on Your Financing?

Discover the Difference at Lakes Community Credit Union



Every month you look at your checking account statement from a bank or other financial institution and get disgusted with how much you are paying in service fees. This month, it's time to do something about it.

With a checking account at Lakes Community Credit Union, **you won't pay any monthly service fees on your checking account**, plus, there are no high minimum balance requirements. You are in control of your money. With our Tele-Teller Home Banking System, transferring funds is as quick as a phone call.

The Credit Union also offers **no surcharge ATM machines, 7 free ATM withdrawals a month, no fee**

internet banking and no fee debit card transactions.

It's your choice. Stay disgusted with your other checking account, or open an account with Lakes Community C.U. and discover the difference!

Share the Wealth

If you enjoy and appreciate the great rates and great service at Lakes Community Credit Union, why not share the wealth? Make sure that all of your family takes advantage of the Credit Union's many services and advantages. Invest in your family and the Credit Union's future. Tell your family members to stop by the office now to open up a new account. Your siblings don't even have to live in Lake Orion or Oxford to take advantage of this offer! Make sure they stop by the Credit Union as soon as possible to open up a new account.

Visa on Vacation

If you would like a new credit card to take with you on vacation, but don't want to pay high rates, get a VISA card from Lakes Community Credit Union.

Our VISA offers qualified members the perfect combination of value packed features and a low interest rate.

Our VISA rates are much more manageable than other credit cards out there. The rate for the VISA Classic is 12.96% A.P.R., and VISA Gold is 11.88% A.P.R. Our VISA offers all of the following:

- Competitive Low Rate
- Full 25-Day Grace Period
- No Annual Fee
- Worldwide Acceptance
- Cash Advance Capabilities

We have credit limits of \$5,000-\$10,000.

To fill out an application, either visit the Credit Union in person, or go on-line to www.lakescommunitycu.org (the member services area) and find the VISA heading. From this point, you can link up to an application form to mail in.