



A Publication of Lakes Community Credit Union

Lakes Community Credit Union Privacy Notice

Lakes Community Credit Union, your member owned financial institution, is committed to making available products and services that will meet your financial needs and goals. At our Credit Union, nothing is more important to us than our members and potential members. We care about your right to privacy and the confidentiality of your personal information.

The Credit Union offers many products and services--some of which require us to work with other companies to deliver them to you. We collect, retain, and use information about our members only where we reasonably believe it would be useful (and allowed by law) in conducting our business and to provide products and services to our members.

Lakes Community Credit Union collects the following information about you from the following sources:

- Applications and other forms you submit to us
- Information about your transactions with us
- Information we receive from consumer reporting agencies

We may disclose this information about you to third parties, such as Financial Service Providers, which provide mortgage, security, credit card, and insurance services.

At this time, we do not disclose any nonpublic personal information about you to anyone, except as permitted or required by law. We do not reveal specific information about member accounts or other personal information to unaffiliated third parties for their use, except to conduct our business and make products available to our members.

If you prefer that we do not disclose information about you to parties that are not affiliated with the Credit Union, you may opt out of these disclosures. If you wish to opt out of disclosures that re not affiliated with the Credit Union, you may call the following phone number, 248-814-4000.

When you visit lakescommunitycu.org, our system gather certain usage information that tells us how and when pages on our site are visited and by how many people. We use this data to help us determine how many visitors use different parts of the site so that we can focus on and improve our website. We do not collect personal information. This policy applies only to Lakes Community Credit Union's website and its products and services. It does not apply to other companies or websites that we link to. We encourage you to review the privacy policy of web sites before you provide them with any of your personal information. Opt Out Notice for Lakes Community Credit Union

In the course of providing services to our membership, Lakes Community Credit Union collects and shares information about you. Lakes Community Credit Union is required by law to give you the right to opt out of information sharing with certain businesses, other than what is permitted by law. This means you may direct us not to disclose information about you to certain businesses.

If you prefer that we do not disclose your personal information to these types of businesses, you may exercise your opt out right at any time by either calling the Credit Union at 248-814-4000 or filling out the following form and faxing it to us at 248-814-4002 or mailing it to us at 350 N. Park Blvd., P.O. Box 99, Lake Orion, MI 48361. We will discontinue as quickly as possible. If you have any questions about this notice, please contact a member service representative at 248-814-4000.

OPT-OUT RESPONSE FORM

I am exercising my opt out option as permitted by law.

Name: _____ Account Number: _____

(NOTE: Anyone listed on the account may elect to opt out on the account on behalf of all account holders.)

Please list any additional account numbers for which the opt out will apply:

- _____
- _____
- _____
- All accounts on which I am listed.

Signature: _____ Date: _____

Accel Your Fair Credit Partner

Are you aware that every time you apply for a credit card, a personal loan, or insurance a file is being created? This file contains information on where you work and live, how you pay your bills, and whether you've ever been sued, arrested or filed for bankruptcy. Companies that gather and sell this information are called Credit Reporting Agencies or credit bureaus. The information credit bureaus sell about you to creditors, employers, insurers, and other businesses are call credit reports. Your credit report directly impacts your ability to obtain a credit card, buy a car or home, rent an apartment, or even gat a new job.



You now have a quick and easy way to get a copy of your credit report to check it for it's accuracy, and to protect yourself from fraud or identity theft, *Accel*. LCCU has partnered with *Accel* to help you understand your credit report and to help you avoid being a victim of identity theft. Your credit report is available through *Accel* for as low as \$10, and a counselor is available to help you go over your report Monday through Thursday 8 a.m. to 9 p.m. (EST), Friday 8 a.m. to 7 p.m. and Saturday from 9 a.m. to 1 pm. To use this new service, simply call 1-877-33ACCEL (332-2235) or visit them on the web at www.accelservices.org.

Find Your Best Auto Deal at Lakes!

Are you currently paying high interest on your auto loan with another financial institution? We have extended our 1% discount Auto Loan Promo and are offering \$25.00 to all members who refinance their auto loans here at Lakes Community Credit Union.

We are offering rates as low as 4.75% APR for up to 48 months or 4.9% APR for up to 60 on both new and used auto loans. This offer is good to qualified borrowers, and on new loans only. Stop by the credit union or apply online today at www.lakescommunitycu.org, and be driving your new car tomorrow!

Lift Your Spirits With A Home Equity Loan

Has the snow gone and left your yard and house looking tired? Get your yard and house looking spectacular with a Home Equity Loan from LCCU. LCCU offers great rates on Home Equity loans as low as 4.0% APPY with NO FEES! Use the equity you have established in your home to finance any project, trip or toy you have in mind. Don't sit inside any longer waiting for that green plush lawn with an automatic sprinkler system, get to work on it today.

You may also use the equity in your home to help you take a vacation, to put in a swimming pool, a new air conditioner, for bill consolidation or any other qualifying purpose you can imagine. Stop by or call for an application today, and get rid of the winter blues with a Home Equity Loan from LCCU.

Current Dividend & Interest Rates

Dividends, 2nd Quarter 2004

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

IRA

2.01% APY

Money Market

\$0 - \$2499	.50% APY
\$2500 - \$4999	.75% APY
\$5000 +	1.00% APY

Certificates of Deposit

24 Month - \$5000	1.5% APY
24 Month - \$10,000	1.75% APY

First Mortgages (up to 360 months)

5.0% APR*	5 year balloon
5.5% APR*	7 year balloon

*As low as

Home Equity LOC

4.00% APR

Please call for other rates.

Holiday Closings:

LCCU will be opened on:

9:30 a.m. - 12:00 Noon

Friday, April 9th - *Good Friday*

Holiday Closings:

Monday, May 31st - *Memorial Day*

Monday, July 5th - *Fourth of July*

WWW.LAKESCOMMUNITYCU.ORG

<p>Main Office 350 N. Park Blvd. Lake Orion, MI 48361 248-814-4000</p> <p>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</p>	<p>Mt. Clemens Branch 310 Euclid St. Mt. Clemens, MI 48043 586-463-5001</p> <p>M,T,Th,F 9:30 - 5:30 pm Closed Wed & Sat</p>	<p>Pontiac Branch 250 N. Perry St. Pontiac, MI 48342 248-332-9193</p> <p>M,T,Th,F 9:30 - 5:30 pm W & Sat 9:00 - 1:00 pm</p>
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