



A Publication of Lakes Community Credit Union

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At Lakes Our Loan Rates Are Lower Than They've Been In Years!!

Used Auto Rates As Low As New Auto Rates!

If you are excited about buying a "new to you" vehicle, don't look any further for your auto financing. If you are a member with a "B" credit rating and are going to purchase a \$10,000 auto, you can expect to save \$25.00 a month or \$1495.02 in interest by choosing LCCU over dealership pricing.



| Compare & Save | |
|-------------------------------|-------------------------|
| Credit Union Financing | Dealer Financing |
| 6.9% APR | 12.0% APR |
| 60 Months | 60 Months |
| \$198.00 / Monthly | \$223.00 / Monthly |
| \$1853.36 / Interest | \$3348.38 / Interest |

LCCU can make your automobile dreams come true, before you buy, stop in and see just what we can do for you. For faster service, fill out the mini loan application below and fax or mail it to the credit union.

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 Number: _____

SSN: _____ Phone Number: _____

Employer: _____ Gross Monthly Income \$: _____

Loan Request \$: _____ Security: _____

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 additional information or documents needed if my request is approved.

Signature: _____

Christmas Loan Special

Are you stretched for cash this holiday season? Don't worry, LCCU is offering a special Christmas loan with a rate as low as 8.0% APR on up to \$2,500 for 12 months. By taking advantage of our loan special, you can surround your tree with presents, make your holiday travel affordable or use it for any other cash emergency you may be having. Don't wait any longer, fill out the mini-application, apply on-line or stop by the credit union today and put your holiday worries to rest.



F Y I

\$25 Just For Talking To Your Friends

How would you like to make an extra \$25.00 for just telling someone new about your credit union? Refer a qualifying member to open a new savings and share draft account or a new savings and loan and we will deposit \$25.00 into your savings account just for your referral!

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 \$10 fee charged to your account for skipping each payment. If you would like to postpone a loan payment for either December 2003 or January 2004, 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 12/2003 _____ OR 1/2004 _____

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 \$10.00 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 _____

Co-Borrower Signature

Current Dividend & Interest Rates

Dividends, 4th Quarter 2003

| | |
|-------------|----------|
| 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 closed on the following days to spend the holiday with our families:

Wednesday, December 24th -
Christmas Eve

Thursday, December 25th -
Christmas

Wednesday, December 31st -
New Year's Eve

Thursday, January 1st -
New Year's Day

Monday, January 19th -
Martin Luther King Jr. Day



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| 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 |
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