



2004 Annual Meeting & Election

You are cordially invited to join the Board of Directors, staff and fellow credit union members for the 67th annual Meeting of Lakes Community Credit Union. Make sure to mark your calendars for:

- Date:** March 14th, 2004
- Time:** 12:00 Noon
- Place:** Rivercrest Catering (corner of Avon & Livernois)
900 West Avon Road
Rochester, Mich.



The annual meeting will give you an opportunity to learn about the current status and the future plans of the credit union. We will also be holding elections for the following volunteer positions:

- Board of Directors - 3 positions
- Supervisory Committee - 1 position
- Credit Committee - 1 position
- Credit Committee Alternate - 1 position

The operation of the credit union depends on our dedicated volunteers. If you would be interested in serving in this capacity, please notify the credit union by March 1, 2004 so we can put your name on the ballot. Nominations will also be accepted from the floor during the annual meeting. Please plan to join us for the annual meeting. As a co-owner of the credit union, your input is important. We hope to see you there.

Drive Your Best Deal With Lakes



Auto Loan Promo: We have extended the 1% discount on our already low, new and used auto loan rates. For example, you may now purchase a new or used vehicle or refinance your existing auto loan from another financial institution for the same low rate!

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

Holiday Closings:

LCCU will be closed on the following days to spend the holiday with our families:

- Monday, January 19th - *Martin Luther King Jr. Day*
- Monday, February 16th - *President's Day*

F Y I **Reward for Early Payoff!**
Earn a \$25 reward for paying-off a loan, financed at another financial institution, with a LCCU loan! It's simple, just refinance your current loan, held by another insitution, and we will reward you with \$25.

Pay Off Those Christmas Bills

We know that you don't realize just how much you spent Christmas shopping until after the holiday and your credit card bills start coming in the mail. That is why we have extended our Christmas Loan Special. With a rate as low as 8.0% APR on up to \$2,500 for 12 months, you can save money by paying off your high interest credit cards, with our low interest holiday loan. Stop by the credit union today and talk to one of our loan officers, or apply online.



Tax Time Is Coming

Make your life a little less worrisome this tax season by having your refund deposited directly into your credit union account. Don't spend your time waiting for your tax return to come in the mail, with direct deposit you will receive your tax return faster with less worries. When filing your taxes, simply fill in the credit union routing number, 272483879 and your account number and your refund will soon be in your account. No more special trips to the credit union, and no more wondering if your check was lost in the mail.

If you choose not to use direct deposit, and are worried about your refund, you can log onto the IRS's web site, www.irs.gov and verify that your refund was sent and to what address it was sent. "Where's My Refund", the IRS's tracking program, allows you to check on the status of your refund. If you don't have Internet access, you may also call the IRS toll-free at 1-800-829-1040.



For your convenience, federal and state tax forms will be available on the IRS's website.

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.

Thank you!

As the New Year begins, we would like to say thank you for all of your valued business. You are the reason we're here. We hope you'll continue to let us serve all your financial needs. In return, we will continue to give you prompt and personal service.

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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