

Money

June 2004

MATTERS

A Publication of Lakes Community Credit Union



WWW.LAKESCOMMUNITYCU.ORG

WOW! **3.75%** **WOW!**
APR*

On All Titled Vehicles ~ Up to 60 months

Refinance your current auto loan from another financial institution to Lakes Community Credit Union and take advantage of our low 3.75% APR loan special. This amazingly low rate also applies to new vehicles, new-to-you vehicles, RVs, boats, ATVs and motorcycles. Don't pay high interest rates somewhere else when you can take advantage of 3.75% APR



for up to 60 months right at your credit union. The savings you receive from financing your purchase with LCCU will allow you to afford to enjoy your summer.

Stop by the credit union or apply online today at www.lakescommunitycu.org, and get rolling in your new vehicle!

***Offer available to qualified borrowers only.*

We're Your Home Loan Center

We are dedicated to making sure that you receive the best in home loan rates. As the economy improves, we are beginning to see rates going up, but ours aren't. If you aren't in the market for a new home, but would like to make your current home more yours, we have great rates on Home Equity Loans.

Our Home Equity Loans are as low as 4.00% APR for a 10 year draw period! You work hard everyday, why not let your house work for you. Use the equity you have established in your home to get the cash you need for remodeling, or adding on. You could also use your Home Equity Loan for a vacation, buying a new toy or paying off your bills, the uses are endless.

Stop by the loan department or call today, and get the cash you need for that special project, or toy you have been wanting.



To better serve your financial needs we would like you to fill out the following survey and return it to the credit union. You may also fill it out online at www.lakescommunitycu.org. For all completed surveys turned in, they will be entered to win a prize.* **limit one entry per account*

- Is Lakes Community Credit Union your primary financial institution?
 Yes No
 If not, do you use one of the following:
 Another Credit Union A Bank GMAC
 Ford Motor Credit Other financial institution
- What Products and Services do you currently use at your primary financial institution?
 Checking Savings VISA Debit Card ATM
- Do you currently use other financial institutions because:
 Rates Convenience Products Hours Service

Please comment as to how we can better serve your financial needs:

Name: _____ Account Number: _____

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.

Cedar Point Tickets Are Here!

Are you planning on taking a summer vacation to Cedar Point? Don't wait in line to pay those high gate prices, get your tickets at a discount before you leave. LCCU has Cedar Point tickets available to you at a discounted price:

	<u>Gate Price</u>	<u>LCCU Price</u>
Adult	\$43.95	\$35.00
Junior	\$24.95	\$24.00
Ride & Slide	\$66.95	\$64.00
Soak City	\$26.95	\$24.00

Save your money for souvenirs and snacks, stop by the credit union before you leave and get your Cedar Point tickets at a discounted price.



Holiday Closings:

LCCU will be closed on: Monday, July 5th - Fourth of July

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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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