

# Money

# MATTERS

A Publication of Lakes Community Credit Union



WWW.LAKESCOMMUNITYCU.ORG

## Christmas Club Accounts

If you have a Christmas Club account, your savings are about to pay off! Christmas Club checks will either be automatically deposited into your share draft or share account or mailed to you on November 4th, 2004. A minimum balance of \$100.00 is required to receive a check.



In all the excitement of receiving your funds, don't forget to stop in and open up your Christmas Club account for 2005! Just saving \$10.00 a week will yield you \$520.00 for next year's holiday season!

## Branch News

Good news!! The office at 250 N. Perry in Pontiac will remain open at least through 2005. We will continually be studying demographics for branch locations. We will keep you posted.

## Hey Kids Join & Win

If you aren't already a member of the Bill Bucks Savings Club, join by December 31st, 2004 and be entered into a drawing to win a Target Gift Card worth \$50. It is easy to enroll, just stop by the credit union with mom or dad and make a \$5 deposit into your Bill Bucks Savings Account! We will automatically enter you into the drawing!



## Let Lakes Put the *Ho Ho Ho* In Your Holidays



LCCU is offering a Holiday Helper Loan Special for up to 12 months at 8.00% APR on up to \$2,500. Why pay 18% using a credit card when you can take advantage of this great offer by calling the credit union, sending or faxing in the enclosed mini-application, or apply on-line today at [www.lakescommunitycu.org](http://www.lakescommunitycu.org)!

Whether you are traveling for the holidays, or just want to surround your Christmas tree with lots of gifts, we can help. Let Lakes put the *Ho Ho Ho* in your holidays.

## 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 # \_\_\_\_\_ SSN: \_\_\_\_\_

Phone Number: \_\_\_\_\_ Employer: \_\_\_\_\_

Gross Monthly Income \$ \_\_\_\_\_ Loan Request \$ \_\_\_\_\_

*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 information or documents needed if my request is approved.*

Signature \_\_\_\_\_

# 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 \$20 fee charged to your account for skipping each payment. 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 12/2004 \_\_\_\_\_ **OR** 1/2005 \_\_\_\_\_

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 \$20.00 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, October 2004

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

## IRA

1.00% APY

## Money Market

\$0 - \$2499	.50% APY
\$2500 - \$4999	.75% APY
\$5000 - \$9999	1.00% APY
\$10,000 +	1.25% APY

## Certificates of Deposit

24 Month - \$5,000	2.00% APY
3 Month - \$10,000	1.25% APY
6 Month - \$10,000	1.50% APY
12 Month - \$10,000	2.00% APY
24 Month - \$10,000	3.00% APY
36 Month - \$10,000	3.50% APY

## Home Equity LOC

4.25% APR

## VISA:

Classic	12.96% APR
Gold	11.88% APR

*Please call for other rates.*

# E-Statements Coming Soon!

Eliminate one piece of mail from your mailbox with LCCU e-statements. Now you will be able get your monthly credit union statement via the internet.

It's so fast and convenient making it an excellent option for any household with a computer and Internet access. E-statements are faster and safer than receiving your statement by mail. Watch for more information on how you can sign-up.



# Holiday Closings

The credit union be closed or have special hours on the following days:

November 11th, *Closed*  
 November 25th, *Closed*  
 December 24th 9:30 - 1:00 p.m.  
 December 25th, *Closed*  
 December 31st 9:30 - 1:00 p.m.  
 January 1st, 2005, *Closed*

## Lost / Stolen Card Numbers

• VISA: 1-866-604-0381/1-721-570-4881 • ATM / Debit Card Center: 1-888-849-6046

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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



**LAKES**  
 Community Credit Union

