

# Money MATTERS

A Publication of Lakes Community Credit Union

April 2008

## Teen Financial Workshop

Lakes Community Credit Union is pleased to present a Free Teen Financial Workshop on Tuesday, April 22nd from 6:30 p.m. to 8:00 p.m. at our Lake Orion location. This workshop will be covering topics such as your Credit Score, Financial Tools and how to use them properly, Identity Theft, Financial Goals and tips on getting your first Car Loan. There will be an open forum after each session for further discussion, or to answer any questions your student may have.

This Workshop will be hosted by professionals in their field and will give your student a “real” look into their financial future. We welcome any teen 15 and up, and encourage their parents to attend with them! Call and reserve your spot, seating is limited!

For more information or to make a reservation, please call Diane at 248-814-4000. Refreshments will be provided. We look forward to seeing you and your teen there!



## Summer Fun Loan!

With the snow finally melting and the sun peeking through the clouds, you can't help but think about summer. And how are you going to spend this summer? With a Summer Fun Loan from LCCU you can make waves on a new wave runner, ride the trails on your new motorcycle, go muddin' on your new ATV, or roast marshmallows in front of your new RV!

We are offering rates as low as 5.25% APR\* for up to 12 months on all new and used titled loans.



Don't spend the summer inside sitting in front of the fan wishing you were outside, make the best of the beautiful summer weather. Make this summer one you won't forget. Stop by Lakes today and make your summer dreams a reality!

*\*Fair Isaac Score 720 or above.*

## Annual Meeting Update

We would like to thank everyone who came out to attend our Annual Meeting on February 17th. A great time was had by all. Congratulations to Paul Polesnak & John Clark, who were re-elected to the Board of Directors and Willa Smitko who was elected to the Board. James Hare was re-appointed to the Supervisory Committee.

The upcoming year is full of promise, and we will continue to offer our members the best products and services with exemplary service. Thank you for your continued support.

## Home Improvements?

We can help you get those much needed home improvements done to your home with a LCCU Home Improvement Loan. Anything from room additions to landscaping or even the swimming pool you always wanted. With a Home Improvement Loan, you can make those dreams become reality!

## 2008 LCCU Scholarships

We are proud to once again be offering six \$250 scholarships to our graduating seniors living in Oakland County who have been accepted to a community college, university or trade school!



LCCU is proud of its youth members and would like to help them with their continued education. If you would like to apply, applications are available online at

[www.lakescommunitycu.org](http://www.lakescommunitycu.org)

and at all our credit union

locations. All applications

must be returned to the credit union by April 30th. The winners will be notified by May 30th. Please contact the credit union for more information.

WWW.LAKESCOMMUNITYCU.ORG

# 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 are not affiliated with the Credit Union, you may call the following phone number, 248-814-4000.

When you visit [lakescommunitycu.org](http://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 pick up an opt out form at the credit union office. 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.

## Holiday Closings

The credit union be closed on the following days:

Monday, **May 26th** – *Memorial Day*

Friday, **July 4th** – *Independence Day*

## Lost / Stolen Card Numbers

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

### Main Office

350 N. Park Blvd.  
Lake Orion, MI 48361  
248-814-4000

### Mt. Clemens Branch

310 Euclid St.  
Mt. Clemens, MI 48043  
586-463-5001

### Waterford Branch

4770 Dixie Highway  
Waterford, MI 48329  
248-618-9800

Mon - Thurs

9:00 - 5:30 pm

Friday

9:00 - 6:30 pm

Saturday

9:00 - 1:00 pm

M,T,Th,F

9:30 - 5:30 pm

Closed Wed & Sat

Mon - Fri

Saturday

9:30 - 5:30 pm

9:00 - 1:00 pm



NCUA Your savings federally insured to at least \$100,000 and backed by the full faith and credit of the U.S. Government.

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