

Money

MATTERS



A Publication of Lakes Community Credit Union

2008 Annual Meeting & Election

You are cordially invited to join the LCCU Board of Directors, staff and fellow credit union members for the 71st Annual Meeting. Make sure to mark your calendars for:

Date: February 17, 2008
Time: 12:00 Noon
Place: Canterbury Castle Banquet Center
2523 Joslyn Court
Lake Orion, Mich. 48361



The annual meeting will give you an opportunity to learn about the current status and future plans of the credit union. There will be three Board of Directors' seats available as well as one Supervisory Committee seat. The Nominating Committee has nominated incumbents Paul Polesnak, John Clark and Conrad Konczal as well as James Hare, Helen Pacely and Willa Smitko for the Board of Director Seats. There were no nominees for the Supervisory Committee position.

Please make plans to join us, as a co-owner of the credit union your input is important. We hope to see you there.

Christmas Shopping Worn A Hole In Your Budget?



After all the presents are opened and the wrapping paper cleaned up, have you found yourself a little short of cash? LCCU is offering a special After Christmas Loan with a rate of 8% APR* for a maximum of \$3000.00 with a repay term of 12 months. By taking advantage of our loan special, you can pay off those high interest rate cards and lower your monthly payments.

Don't wait any longer, fill out the mini loan application, apply online or stop by the credit union today!

**Some restrictions apply.*

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 _____

WWW.LAKESCOMMUNITYCCU.ORG

Lakes Community Credit Union

Friends & Family Referral Certificate

Referred By (Name): _____

Relationship: _____

New Member: _____

Teller Number: _____ Date: _____

Friends & Family Referral Incentive

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



We'd Like To Say Thank You!

As the year begins, we'd like to thank you for your valued business. You're the reason we're here and the reason we're successful.



We hope you'll continue to come back and let us serve your needs. In return, we will continue to give you the friendly, personal service you've come to expect from us.

Wishing our Members a Safe & Happy New Year!

Current Dividend & Interest Rates

Dividends, December 2007

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 4.30% APY
3 Month - \$10,000 3.00% APY
6 Month - \$10,000 3.50% APY
12 Month - \$10,000 4.30% APY
24 Month - \$10,000 4.50% APY
36 Month - \$10,000 4.60% APY

Home Equity LOC

Prime Rate

VISA:

Classic 12.96% APR
Gold 11.88% APR

Please call for other rates.

Holiday Closings

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

01-21-08: Martin Luther King Jr.
02-18-08: President's Day
03-21-08: Good Friday - Closing at 12:00 Noon

Lost / Stolen Card Numbers

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

WWW.LAKESCOMMUNITYCU.ORG



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

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

M,T,Th,F 9:30 - 5:30 pm
W & Sat 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.