

Money

MATTERS

A Publication of Lakes Community Credit Union



WWW.LAKESCOMMUNITYCU.ORG

WIN, WIN, WIN!!

When you finance your new or used auto at Lakes enjoy these benefits:

1. Save .25% on your interest rate
2. **Free AAA Membership for the life of the loan**
3. Great AAA Auto Insurance Discount

As a Lakes Community Credit Union member, you're eligible for quality auto insurance, plus AAA membership through AAA Michigan at special group rates.* Not only will you enjoy the comfort and security of AAA's highly-rated 24-Hour Claim Service, you'll sense the peace of mind bred from AAA's heritage of trust.

AAA Membership

- Discounted dues for you & your Associate members. (spouse & children*) **no enrollment fee*
- Access to quality auto & home insurance.
- *Show Your Card & Save* nationwide discounts which can save you up to 20% on eyeglasses, apparel, entertainment, restaurants, auto repair and more.
- 24-hour roadside assistance.
- Free *TripTik* routings. (*Tourbook guides and maps*)
- Automatic dues deductions.

Auto Insurance

- Significant savings on a wide selection of coverages to meet your needs and budget.
- Convenient, automatic premium deductions for easy budgeting.
- Group-rated insurance with additional discounts for:
 - safety & security device usage
 - multi-vehicle coverage
 - multi products AAA

Home Insurance

- A wide selection of policies to meet your needs and budget.
- Group-rated insurance with additional discounts for:
 - security device usage
 - newer homes
 - homeowners age 50 & up
 - multi products with AAA
- Convenient, automatic premium deductions or optional annual mortgage escrow billing.

In the market for a pre-owned vehicle? See the enclosed Enterprise Car Sale Brochure!

Let Lakes Put The ~~HO HO HO~~ in Your Holidays

New at Lakes!! VISA Holiday Gift Cards. Don't know their size or their favorite color? You choose the limit, \$25 to \$500, and your shopping is done. Great for that hard to buy for relative.



If you are using your VISA this holiday season, remember to reward yourself. Lakes Community CU is now offering VISA Rewards. For every dollar spent you earn points good toward travel or gifts.

Planning for the Holidays



The holidays always seem to be just around the corner. It won't be long before families are exchanging presents. Holiday overspending ruins many festive occasions and can result in long repayment schedules.

Need help with a holiday budget? As a member of Lakes Community CU, you can take advantage of the Accel program, a free financial education and counseling program. Accel counselors are available Monday through Thursday 8 a.m. to 10 p.m. (EST), Friday 8 a.m. to 7 p.m. and Saturday from 9 a.m. to 1 p.m. To use this service, simply call 1-877-33ACCEL (332-2235) or visit them on the web at www.accelservices.org.

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. (Mortgages, HELOCs, balloon note or payment shaver loans excluded) There will be a \$25 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 12/2005 _____ OR 1/2006 _____

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 \$25.00 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, September 2005

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

Sample of Certificate Rates

12 Month - \$10,000	3.55% APY
24 Month - \$10,000	3.80% APY
36 Month - \$10,000	4.06% APY

Home Equity LOC

6.25% APY

VISA:

Classic	12.96% APR
Gold	11.88% APR

Please call for other rates.

Christmas Club Disbursements

If you have a Christmas Club account, your savings are about to pay off! Christmas Club funds will be automatically deposited into your checking account the first week of November. A minimum balance of \$100.00 is required to have the funds transfer. If you want your funds to transfer to your savings or if you want the funds to remain in your Christmas club account please contact the credit union before November 1st so that we may code your account.

3rd Annual Member Appreciation Day



In honor of National Credit Union Day, we would like to show our appreciation for your support over another successful year.

Mark your calendars and don't forget to stop by the Credit Union for our celebration on Thursday, October 20, 2005. We will be having cider and donuts in the lobby for you to enjoy.

Lost/Stolen Card Numbers:

- VISA: 1-866-604-0381 / 721-570-4881
- ATM/Debit Card Center: 1-800-528-2273

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

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

