

Holiday Hours

The Credit Union and all of its branch offices will be closed on the following dates:

-Saturday January 19, 2002 to facilitate the move.

-Monday January 21, 2002 to Honor Martin Luther King, Jr. Day

No-Fee Checking

Every month you look at your checking account statement from a bank or other financial institution and get disgusted with how much you are paying in service fees. This month, it's time to do something about it.

With a checking account at Communication Community Credit Union, you won't pay any monthly service fees on your checking account, plus, there are no high minimum balance requirements. You are in control of your money. With our Tele-Teller Home Banking System, transferring funds is as quick as a phone call

It's your choice. Stay disgusted with your other checking account, or open an account with Communication Community C.U. and discover the difference!

HOME EQUITY RATES have never been lower

Rates like these only come around once in a life-time. Communication Community Credit Union's HELOC rate is currently at **4.75%**, its lowest rate yet. This is half of



what the rates started off as in 2001. You must take advantage of this once in a life-time offer!

Consolidate your bills with a Home Equity Line of Credit from your Credit Union. Why pay interest rates of up to 18 or 20% with a credit card, when you can get this low interest line of credit? Invest in your home and in your future with a Home Equity Loan from your Credit Union. There won't be a better time for this investment. If you are faced with a large expense and need a source of financing, your home could be the solution, and you can borrow against your home's equity for just about any expense.

For example, if the value of your home is \$100,000, you would multiply that by 80% and you would be allowed to borrow up to \$80,000 less the amount of your first mortgage balance. This is a no-lose situation.

This low rate won't last forever! If you're interested in a Home Equity Loan, contact our Loan Department now and we'll start your application.

2002 ANNUAL meeting & election

You are cordially invited to join us for the Annual Meeting of Communication Community Credit Union. Make sure to mark your calendars for:

DATE: March 17, 2002
 TIME: 12:00 Noon
 PLACE: Rivercrest Catering
 900 W. Avon Rd.
 Rochester, MI
 (Corner of Avon & Livernois)

- Board of Directors: 3 positions
- Supervisory Committee: 1 position
- Credit Committee: 1 position
- Credit Committee Alternate: 1 position



The Annual Meeting will give you an opportunity to learn about the current status and the future plans of the Credit Union. We will also hold elections for the following volunteer positions:



The operation of the credit union depends on our dedicated volunteers. If you would be interested in serving in this capacity, please notify the Credit Union by March 1, 2002, so we can put your name on the ballot. Nominations will also be accepted from the floor during the annual meeting.

Please plan to join us for the Annual Meeting. As a co-owner of the credit union, your input is important. We hope to see you there!

Fourth Quarter Rates for 2001

| | RATE | APY* |
|---|-------|-------|
| All Share, Passbook, Christmas Club and Vacation Club | | |
| Accts..... | 1.75% | 1.76% |

| 25-C MONEY MARKET | RATE | APY* |
|------------------------|-------|-------|
| \$10,000 and over..... | 2.75% | 2.78% |
| \$5,000-\$9,999..... | 2.50% | 2.52% |
| \$2,500-\$4,999..... | 2.25% | 2.27% |
| Below \$2,500..... | 2.00% | 2.01% |

IRA.....3.50%.....3.55%

All accounts earn from the date of deposit.

*Annual Percentage Yield



MONEY MATTERS

A MONTHLY PUBLICATION OF



JANUARY 2002

MAIN OFFICE

P.O. BOX 420132
 250 NORTH PERRY ST.
 PONTIAC, MI 48342
 PHONE: 248-332-9191
 FAX: 248-332-2202

HOURS OF OPERATION

Mon., Tues., Thurs., Fri. 9:30 a.m. to 5:30 p.m.
 Wednesday, Saturday 9:00 a.m. to 1:00 p.m.

SERVICE CENTERS

MT. CLEMENS

310 Euclid St.
 Mt. Clemens, MI 48043
 810-463-5001

Mon., Tues., Thurs., Fri. 9:30 a.m. to 5:30 p.m.

LAKE ORION

207 N. Park Blvd. (M-24)
 Lake Orion, MI
 248-693-1151

Mon., Tues., Thurs., Fri. 9:30 a.m. to 5:30 p.m.
 Wednesday, Saturday 10:00 a.m. to 1:00 p.m.

ON-LINE-BANKING AT:

www.comcomcu.org

248-332-7333 for tele-teller phone banking



AMERICA'S CREDIT UNIONS

Where people are worth more than money.™



NEW OFFICE AND NEW LOGO FOR THE NEW YEAR



Communication Community Credit Union is pleased to announce the grand opening of its new office in Lake Orion, and that the Credit Union will be re-named Lakes Community Credit Union to reflect the greater depth and area of our membership. We are also pleased to reveal our new logo, shown at the left. We would like to clarify the

fact that the Pontiac office will remain open as a branch office. Our members in this area helped build this Credit Union into what it is today, and we will continue to run and operate this office as always — with the same great service you've come to expect. While the name will change, and our field of membership will grow, we want you to know that we at the Credit Union will always remember our roots and heritage.

All offices will be closed Saturday January 19, 2002, to facilitate the move. Offices will re-open as Lakes Community Credit Union on Tuesday January 22, 2002. Thank you for your cooperation.

IMPORTANT INFORMATION REGARDING THE CREDIT UNION'S NEW OFFICE

In light of the grand opening of the new office and re-naming of the Credit Union, there is important information that you should make a note of. Our new web address will be www.lakescommunitycu.org. This is the web address you will visit for on-line banking and other information. This web address will be up and running January 19, 2002.

As of January 19, 2002, the new main phone line for Lakes Community Credit Union will be **248-814-4000**. After January 19, 2002, the old tele-teller audio response system will be disconnected. You will be able to access the audio response tele-teller system from the new main phone number switchboard, or dial the tele-teller audio response system direct at **248-814-4001**.

Finally, we are pleased to announce that we will expand the drive-up hours at the new Lake Orion office on Thursday and Friday nights until 6:30 p.m. Thank you!

new main phone line: 248-814-4000
new website: www.lakescommunitycu.org