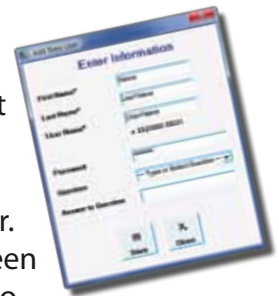




Summer 2009

BudgetSmart

BudgetSmart is an easy-to-use software program designed to help you manage your money more effectively. You can use the program to establish and edit your monthly budget, track spending, view tips for improving areas of overspending and experiment with "what if" scenarios to determine how much a major purchase or change in income would impact your budget.



To get your copy of BudgetSmart, go to the Lakes Community Credit Union web site www.lakescommunitycu.org and download it to your computer. The download is FREE. If you've been looking for a quick and easy way to get started on your budget – then BudgetSmart is for you!

Take Us To College!!

Leaving for college is exciting, with many new adventures and challenges ahead! Taking control of your finances will be one of the challenges you'll experience. Should I take out a car loan? How should I handle all of these credit card offers? What's the catch?

Having your accounts at Lakes Community Credit Union account can ease your mind! We offer a variety of products and services, and take the time to explain them to you to help make handling your finances worry free!

From checking accounts to fixed-rate VISA cards, and online banking to first auto loans, we can help you to start establishing a strong credit history that can help you qualify for future loans – including your first mortgage!

When you pack your bags, be sure to include us and take us back to school! Stop by the credit union today to take advantage of all we have to offer to make your new adventure to college less challenging!

Loan discounts! Higher CD rates!

Did you know that in addition to all the great products and services we offer our members, we also offer you rewards for using them?

If you have an active checking account that has direct deposit or recurring monthly payments, you can receive a ¼ percent off of your next closed-end loan*! You can also earn an additional ¼ percent on your credit union Certificates of Deposit*!

*Some restrictions apply. Please see a Loan Officer for details.

Coming soon – E-Notices! Sign up and you can WIN a prize!

Thanks to the convenience of modern technology, you don't have to wait to receive notices regarding your credit union accounts!

We know it can happen to anyone, your checking account didn't quite have enough money to cover a check you wrote. Was the check covered or returned? Was there any fee involved? Traditionally, financial institutions send you a notice to alert you about the situation, but that notice can take several days to reach you by mail! By then, you may have had more instances occur on your account.

We are pleased to announce that we are working with our data processor to create an e-mail notice that will be sent to you when this situation occurs, along with automatic loan transfer notices, past due payment notices, CD renewal notices, etc.

The e-mail will be secure and there will not be any links imbedded in the e-mail, your security and privacy are of uppermost importance to LCCU!

What we need from you is your e-mail address! Starting in July, provide your e-mail address to us and you will be entered into a monthly drawing for a \$50 VISA gift card!* You can come in to any of our branches and provide your e-mail address to a teller, or you can log-in to your online banking account at www.lakescommunitycu.org, Once you are in your account, choose the "more options" tab at the top of the page. Then choose the "change password or e-mail address" tab, then scroll down to the change e-mail address tab.

*(This promotion is offered for a limited time. Your name will be entered in the month you sign up, and one winner will be picked each month while the promotion is in effect).



Free Financial Counseling Services

Did you know, as our valued member, you have free access to financial counseling?

Lakes Community Credit Union has partnered up with Accel, a financial management program that has been assisting individuals for more than 40 years.

With Accel, you can receive assistance with personal and family budgeting, understanding your credit report and how to improve your credit score! Debt management, how to avoid bankruptcy, foreclosure and repossession are additional topics that Accel can give you personalized answers to. All of this at no cost to you!

If you would like additional information on this service, or to speak to an Accel financial counselor, call toll-free: **1-877-33ACCEL.**



Congratulations Scholarship and Grant Winners!!

Lakes Community Credit Union would like to thank all the graduates who applied for our 2009 Scholarship and all the educators who applied for our 2009 Grants!

We are excited to announce the 2009 Scholarship winners are: Benjamin Cottrill – Lake Orion High School, Jennifer Ikeler – Brandon High School, Matthew Zaun – Oxford High School, and Chelsey Booth – Lake Orion High School.



The 2009 Grant winners and Credit Union staff: Carolyn Chevrier - LCCU CEO, Norman Wright, Jr. – Orion Oaks Elementary 5th Grade, Barbara Johnston – Oxford Elementary 1st Grade, Ray Sutherland - Oxford High School Grades 9 – 12, Christine McPherson - Crossroads for Youth Grades 7 – 12, Michelle Smyth – Webber Elementary Kindergarten, Diane Steverlyncck – LCCU Awards Presenter. Not pictured: Molly Darnell – Oxford Adventure Club and Katie Kirchner - Stadium Drive Elementary 1st Grade.

Save Money On Your New Car Loan!

You have the potential to save even more on the purchase of your new vehicle! Lakes Community Credit Union is involved with the national "Invest in America" program, which offers credit union members cash rebates and discounts on eligible new GM and Chrysler vehicles! Lakes joined this program to help you and help our local economy!

Come in and take advantage of this great opportunity! We offer low rates on our new auto loans, with terms up to 72 months! Plus, if a new auto isn't in your future, we can also help you purchase a used vehicle as well! Lakes offers excellent auto rates on both new and used autos, giving you the ability to purchase a vehicle with payments you can afford. Stop by or apply online today at www.lakescommunitycu.org.



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