



www.LakesCommunityCU.org

Fall 2009

## Share the Benefits of Membership

As a member of Lakes, you know the benefits of credit union membership – does your family and friends enjoy the same benefits? As we promote the credit union's "people helping people" philosophy to individuals in the area, we invite you to pass along the message of membership to those around you!

Credit union membership means great things: lower rates, great educational opportunities, a variety of made-to-fit programs, and more efficient and personal service!

Share the great benefits with your friends and family! For every new member you refer that joins Lakes, both you and the new member will each be entered into a drawing for a \$250 VISA Gift Card! New members must open a checking account with direct deposit or direct debit, or obtain a loan of at least \$5,000. There is no limit to the number of times you can be entered into the drawing – refer three new members that join, and you will be entered three times! So start spreading the word about all the wonderful benefits of credit union membership!

## Special Skip-A-Payment Offer!

How would you like to free up some extra cash for the holidays? For a small fee of \$25 per loan, we are offering you a chance to skip your November, December or January loan payment. Use the extra cash for holiday shopping, travel and other expenses.

All you have to do is stop by the credit union and fill out our special Skip-A-Payment form. You may also mail or fax this form to 248-814-4003. With approval, you can choose to skip a loan payment between November 2009 and January 2010.\* Extension of loan terms may affect GAP insurance coverage.

\*All loans must be current to qualify, and the offer excludes: Real Estate and Overdraft loans.



## Holiday-Skip-A-Payment Form

Please postpone my payment(s) for 11/2009 \_\_\_\_\_ **OR** 12/2009 \_\_\_\_\_ **OR** 1/2010 \_\_\_\_\_

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.*

\_\_\_\_\_  
Member Signature \_\_\_\_\_ Date \_\_\_\_\_

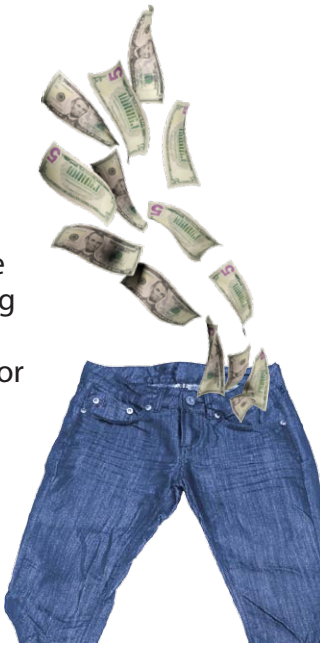
\_\_\_\_\_  
Co-Borrower Signature \_\_\_\_\_ Date \_\_\_\_\_

## Show Your Support with Jeans for Teens

Earn cash and support local teens with our Jeans for Teens program. Bring in a gently worn pair of jeans and LCCU will deposit \$5.00 into your savings account. If you have more than one pair of jeans to donate, bring them in to be entered into a drawing for a \$25.00 VISA Gift Card. You will be entered for each additional pair of jeans you bring in.

If you aren't a member, simply open an account to receive your \$5.00.\* Your gently worn jeans will be donated to local charities to help other teens.

\*One \$5.00 award per member. \$5.00 deposited by credit union must remain deposited for 6 months. Teens must be between the ages of 13-18 to qualify.



## Interested in Volunteering Your Time?

At this year's Annual Meeting (March 2010) LCCU will have 3 positions on the Board of Directors up for re-election, and one for Supervisory committee.

Being a part of Lakes Board of Directors is an important job. You help to shape not only the future of the credit union, but the financial futures of your fellow members! If you are interested in volunteering your time on the credit union Board of Directors, you can obtain an application at the Lake Orion office.

Applications must be received no later than 11/15/09.

## Holiday Loan Special

Are you in need of some extra cash for your holiday expenses? LCCU has the deal you are looking for! Take advantage of our Holiday Loan Special. With a special rate of 8.0% APR on up to \$2,500 for 12 months, your holiday travel is more affordable, and your tree will be completely surrounded with presents for the entire family!

Apply online at [www.lakescommunitycu.com](http://www.lakescommunitycu.com) or stop by our loan department today and get the cash you need to be the best Santa ever!



## Get Your LCCU VISA Today

How many credit cards do you currently have in your wallet? The only card you need to carry is your Lakes Community Credit Union VISA. Our LCCU VISA has a low interest rate, no annual fees, score card points and a 25-day grace period on all purchases! Our VISA has "no gimmicks"!!!



## Holiday Closings

The credit union will be closed on the following days:

- Monday, October 12th – Columbus Day
- Wednesday, November 11th – Veterans Day
- Thursday, November 26th – Thanksgiving Day
- December 24th – Christmas Eve – open until 1:00 p.m.
- December 25th – Christmas Day
- December 31st – New Year's Eve – open until 1:00 p.m.
- January 1st, 2010 – New Year's Day



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