



www.LakesCommunityCU.org

October 2010

Holiday Loan Special

The holiday season is coming soon. Are you ready? This year we would like to help you make it a holiday to remember with a special Holiday Helper loan. You can use our special loan for traveling to see family and friends, to consolidate your holiday bills, or for surrounding your Christmas tree with all the "wishes" your family has.



Our special loan offers:

• 6.99% APR* • Up to \$2,500 • 12 month term



Let LCCU help you get the cash you need for whatever purpose you might have. From holiday shopping to replacing your furnace, our Holiday Loan special is the answer you are looking for!

*Approval of 6.99 APR holiday loan special is based on credit worthiness of applicant.

Special Skip-A-Pay Offer!

How would you like to free up some extra cash for the holidays? For just \$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 the form to 248-814-4003. With approval, you can choose to skip a loan payment between November 2010 and January 2011.* Extension of loan terms may affect GAP insurance coverage.

*By participating in Lakes Community Credit Union's Skip-A-Payment program, you request that Lakes Community Credit Union defer your loan payments as indicated. You agree and understand that: 1) FINANCE CHARGES will continue to accrue at the rate provided in your original loan agreement, during and after this time; 2) deferring your payment will result in your having to pay higher total FINANCE CHARGES than if you made your payment as originally scheduled; 3) the payment deferral will extend the terms of your loan(s) and you will have to make extra payment(s) after your loan(s) would otherwise be paid off; 4) you will be required to resume your payments the following month; and 5) a fee of \$25 per loan will be deducted from a savings or checking account for this service at the time the request is processed. 6) Loans that have gone into payment modification are not eligible for the Skip-A-Pay option. If you elected GAP or Credit Life or Credit Disability Coverage, the coverage will not be extended beyond the original maturity date. All deferrals are subject to Lakes Community Credit Union approval. Your loan(s) must be current (have no amount past due) to accept this offer. Certain restrictions may apply. Excludes all real estate loans and line of credit loans.



Holiday-Skip-A-Payment Form

Please postpone my payment(s) for 11/2010 _____ OR 12/2010 _____ OR 1/2011 _____

Please postpone ALL of my eligible loans _____ OR Please postpone just the loans listed below:

Loan# _____ Payment Amount \$ _____ Loan# _____ Payment Amount \$ _____

Loan# _____ Payment Amount \$ _____ Loan# _____ 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 _____

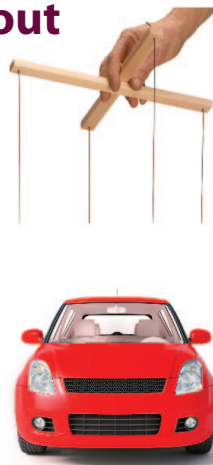
Great Low Rates without the STRINGS!

Hit the road this fall with a Lakes Community Credit Union **Auto Loan Special!**

For a limited time we are offering rates as low as 3.75% APR* for terms up to 72 months on 2011, 2010, 2009 and 2008 new and used autos! With rates this low, you can't afford to finance your ride anywhere else!

Stop by the credit union or apply online today at www.lakescommunitycu.org to take advantage of our low rates without the strings!

*Rates based on credit. Subject to change without notice.



Join us to Celebrate Credit Union Day!

We would like to thank you for being a member of Lakes Community Credit Union and for your continued support. On October 21st, we will be celebrating International Credit Union Day by having refreshments and snacks in the credit union lobby. Mark your calendars and be sure to stop by.

FREE Teen Financial Workshops

LCCU is pleased to present two Free Teen Financial Workshops:

Thursday, October 28th • 6:00 p.m. • Lake Orion branch
Thursday, November 18th • 6:00 p.m. • Waterford library

This workshop will be covering topics such as the importance of having financial goals, establishing a good credit score, getting into good savings habits, and understanding different financial products along with any associated interest rates and terms.

We welcome any teen 15 and up, and encourage their parents to attend with them! Call and reserve your spot, seating is limited! For more information or to make a reservation, please call the credit union at **248-814-4000**. Refreshments will be provided. We look forward to seeing you and your teen there!

Board Elections & Annual Meeting Feb. 13

At this year's Annual Meeting (February 13, 2011) LCCU will have three open positions on the Board of Directors and one open position for Supervisory Committee.

Being a part of Lakes Board of Directors is an important job. You help to shape the future of the credit union and the financial futures of your fellow members! If you are of voting age and interested, you can obtain an application at the Lake Orion office.

Applications must be received no later than 11/15/10.

SAVE THE DATE!
Lakes Community Credit Union Annual Meeting February 13, 2011



350 N. Park Blvd. (M-24)
P.O. Box 99
Lake Orion, MI 48361
(248) 814-4000
Fax: (248) 814-4003

4770 Dixie Hwy
Waterford, MI 48329
(248) 618-9800
Fax: (248) 618-9207

310 Euclid St.
Mt Clemens, MI 48043
(586) 463-5001
Fax: (586) 463-0217

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Focus Group

Lakes will begin conducting focus groups within its membership. These groups will cover topics including the credit union's products and services.

If you are interested in participating, please contact **Jim Boehler** at **248-814-4000 ext. 4060** or by email, jeb@lakescommunitycu.org.

Member Feedback

"I like Lakes Community Credit Union family atmosphere and personal touch."

– Cassandra Gentry

Holiday Closings

The credit union will be closed on the following days:

Columbus Day, Monday, October 11th

Veterans Day, Thursday, Nov 11th

Thanksgiving, Thursday, November 25th

Christmas Eve, Friday, December 24th Closing at 1pm

Christmas Day, Saturday, December 25th

New Year's Eve, Friday, December 31st Closing at 1pm

New Year's Day, Saturday, January 1st