



www.LakesCommunityCU.org

January 2010

Join Us For Our Annual Meeting

The LCCU Board of Directors and staff would like to invite you to join us for our Annual Meeting. It is a great opportunity for you to meet those who govern credit union policies and hear what is ahead for the credit union. This year's Annual Meeting will be held:

Date: February 14, 2010

Time: 12:00 Noon

Place: Canterbury Village, Joslyn Rd, Lake Orion

Mark your calendars for February 14th, and join us for refreshments and take advantage of the credit union experience! We hope to see you there.

Just File It! Tax Service

January 18, 2010 will kick off the **Just file it!** program for the 2009 tax season. In past years, this program has helped thousands of Michigan residents file their taxes for free and take advantage of the state and federal earned-income tax credit (EITC). Last year 5,425 Michigan filers received more than \$10 million in tax refunds and credits.

Michigan residents miss out on millions of dollars in tax refunds and credits every year, and Just file it! serves those who need these funds the most. The program is one of many initiatives non-profit credit unions offer to better serve their members.

The Just file it! program is available to anyone in need of tax services no matter what their income level. All that you need is a computer, Internet access, a Web browser and a printer. The program uses a free, Web-based software program, posing questions to users and offering assistance via online chats. It is offered in English and Spanish.



In Memory

Mr. Gerald Beutler passed away December 17, 2009. Before his retirement in 2004, Mr. Beutler served as the president of the Board of Directors for over 40 years.

He was instrumental in the growth and direction of the credit union with his forward thinking and leadership skills. He had genuine concern for all the members to receive the best possible products and services.



He leaves behind his wife, Anne of 64 years and his two children, Gerald Beutler, Jr. and Mary Catherine McMahon.

Mr. Beutler will be greatly missed by his friends here at Lakes Community Credit Union.

Our Teen Financial Workshops Come To You

Lakes Community Credit Union offers FREE teen financial workshops to our young adult members and their parents. We now offer to come to your place of business or worship to promote strong financial beginnings.*

Our workshops cover a variety of topics, such as *Your Credit Score, Financial Tools and How to Use Them Properly, Identity Theft, Financial Goals and Tips on Getting Your First Car Loan*. The workshops are hosted by professionals in their fields and give the attendees a "real" look into their financial future. Teens ages 15 and up are welcome (parents are encouraged to attend as well).

Contact Sue at 586-463-5001 if you are interested in having LCCU visit you. If there is a specific topic you are interested in covering, please let us know. We are here to help make sure that our youth members start their financial futures on the right foot.

*We are unable to come to personal residences.

ACH Origination Coming Soon!

LCCU will soon be providing you the opportunity to make loan payments through the Automated Clearing House. If you make your loan payments with checks from a different financial institution, you can authorize Lakes to make an automatic withdrawal on its due date. No more worries of a payment coming in late!

Watch for more information as this new service becomes available.

Remember to Make Your IRA Deposits

A solid, diversified financial plan for retirement is one of the keys to happiness and comfort in life! Don't wait to start planning for your retirement; it's not too late to make your IRA deposits for the 2009 tax year.

You have until April 15, 2010 to make your final IRA deposits. If you don't have an IRA account, now is a great time to open one! Stop by the credit union today to make your IRA deposits.

– FYI –

Commercial Accounts and the Unlawful Internet Gambling Enforcement Act (UIGEA)

The UIGEA was signed into law in 2006 and its intents are to restrict unlawful wagering via Internet gambling sites through blocking them from making payments to finance their wagers. Due to this law, the Credit Union is informing its membership that transactions that are restricted under the UIGEA are prohibited and should not be processed through commercial accounts.

Scholarship Applications Available Soon

Applications for Lakes 2010 Scholarships will soon be available at the credit union offices as well as on our website, www.lakescommunitycu.org. If you are a graduating high school senior or an area educator, be sure to watch for more information about the application deadline.

ATM Inquiry Changes

Beginning January 1, 2010, per federal regulation, balance inquiries at ATMs will no longer include available line of credit or overdraft protection.

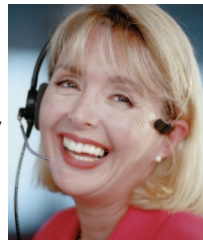
Is Your Tinsel in a Tangle from Holiday Spending?



Did your holiday spending stretch your budget further than you had planned? Lakes would like to help you untangle your tinsel. As a benefit of your membership, we provide you with free access to financial education and counseling services through **Accel Financial Counseling**.

During these tough financial times, Accel can help you stay on top of your finances. Creating a budget, and sticking to it, is one sure way to be sure that you are on the right path. Accel can assist you in formulating a budget around your specific financial needs.

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 new service, simply call **1-877-33ACCEL** (332-2235) or visit them on the web at www.accelservices.org.



Happy New Year!

Holiday Closings

The credit union will be closed
on the following days:

Monday, January 18th
Martin Luther King Jr. Day
Monday, February 15th
President's Day



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