



# MONEY MATTERS

January 2011

## New Year New Car!

New Year's Resolution #1: Get a great "rates without the strings" vehicle loan from Lakes Community Credit Union!

As low as **3.75% APR\***

**NEW ■ USED ■ REFINANCED**

Apply Today: See a loan officer or apply online at [www.lakescommunitycu.org](http://www.lakescommunitycu.org)

\*Rates "as low as" are based on applicant's credit history. 3.75% APR interest rate for new and used autos model years 2011, 2010, 2009 and 2008 for a maximum term of 72 months. APR= Annual Percentage Rate. Rate subject to change at anytime.

**GET PRE-APPROVED BEFORE GOING TO THE AUTO SHOW**

North American International Auto Show – January 15-23, 2011 – Cobo Center, Detroit



## Join Us For Our Annual Meeting

The LCCU Board of Directors invites you to join us for our 74th Annual Meeting. It is a great opportunity for you to meet your fellow members who decide credit union policies and to hear what is ahead for LCCU.

This year's Annual Meeting will be held:

**Date:** February 13, 2011

**Time:** 12:00 Noon

**Location:** Canterbury Village (King's Court Castle), 2325 Joslyn, Lake Orion

At the meeting, our annual elections will be held. There are three Board of Directors seats open (3-year terms). Candidates standing for election are Steven Taylor, David Ormsby, Paul Polesnak (Incumbent) and John Clark (Incumbent)

One Supervisory Committee seat is also open (3-year term). Candidates are Kristy Clark and Conrad Konczal (Incumbent)

■ Mark your calendars for February 13 and join us for refreshments and to take advantage of the credit union experience! We hope to see you there.



## Did you spend **too much** during the holidays?

We can help. Our **Holiday Loan Special** can help you avoid double-digit credit card interest rates.

**6.99% APR\***

**12 months ■ \$2,500 Maximum**

See a loan officer or apply online at [www.lakescommunitycu.org](http://www.lakescommunitycu.org)

\*Approval of 6.99% APR Holiday Loan Special is based on creditworthiness of applicant. APR = Annual Percentage Rate.



## CONGRATULATIONS to LCCU member Gaye Luch!

Gaye was the grand prize winner of an iPad for our "Refer a Member" promotion in October.

Gaye is shown receiving her iPad from LCCU Marketing Specialist James Boehler.

Congratulations again, Gaye, and thank you to all of our members who participated in the promotion and referred new members to LCCU!

## Just File It! Gives Free Access to Tax Preparation Services

January 14, 2011 will kick off the Just file it! program for the 2010 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). The program is one of many initiatives non-profit credit unions have spearheaded to better serve their members.



**The Just file it! program is FREE and available to anyone in need of tax services no matter what their income level.** All that is required to use the Just file it! program is a computer, Internet access, a Web browser and a printer. The program is offered in English and Spanish.



### how to get started

Visit our website at [www.lakescommunitycu.org](http://www.lakescommunitycu.org) and click on the Just File It! link beginning January 14, 2011 to get started with filing your taxes.

**WASH YOUR MONEY GROW AT LCCU**



## IRA contribution deadline is April 15

The deadline for 2010 contributions to your individual retirement account (IRA) is April 15, 2011. The maximum contribution amount if you're under 50 is \$5,000. If you're 50 or older, the maximum contribution amount is \$6,000.



## Scholarship Applications Available Soon

Applications for Lakes 2011 Scholarships will soon be available at the credit union offices as well as on our website, [www.lakescommunitycu.org](http://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.

## MEMBER FEEDBACK

*"I like Lakes' fast and friendly service."*

LCCU Member  
**Shannon Wells**



### LAKE ORION

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

### WATERFORD

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

### MT. CLEMENS

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

*Happy New Year!*

### We'll be closed...

Monday, January 17 –  
Martin Luther King, Jr. Day  
Monday, February 21 –  
Presidents Day

