



MONEY MATTERS

April 2011

Back on your feet?



Ready to be a homeowner again?

Did you recently have to leave your home due to job loss? Are you tired of renting and want to be a homeowner again? Lakes Community Credit Union may be able to help. **We offer home mortgages with rates "as low as" 5.00% APR.**



Set up an appointment to speak with a loan officer by calling us at (248) 814-4000

Rates "as low as" are based on applicant's credit history. Maximum loan-to-value is 80%. 5.000% APR is based 5 year balloon up to 30 year amortization. APR=Annual Percentage Rate. Closing Costs are between \$800-\$1,500. Application Fee is \$250. Appraisal is always required. Appraisal cost to be included in closing costs.



Teen Financial Workshop

On April 19th at 6 p.m. the Lake Orion branch will host a Teen Financial workshop. **Parents, this is a great opportunity to help your teens learn about financial literacy.** For more more information or to RSVP, please call us at (248) 814-4000.

Spring is here:
Rising temps,
falling rates!

Vehicle Loans

As low as

2.49% APR*

NEW ■ USED ■ REFINANCED

Apply Today: See a loan officer or apply online at www.lakescommunitycu.org

*Rates "as low as" are based on applicant's credit history. 2.49% APR interest rate for new and used autos model years 2011, 2010, 2009 and 2008 for a maximum term of 24 months. APR= Annual Percentage Rate. Rate subject to change at anytime. Rates effective April 1, 2011.



Skipping Rope is Fun.

► So is Skipping Your Loan Payment!

Need some extra cash? Want to skip your LCCU loan payment for a month? For just \$25 per loan,* we are offering you the chance to skip any month of the remainder of 2011. Call us a (248) 814-4000 or download your loan skip form at www.lakescommunitycu.org today!

*Qualifying loan(s) only. Members who skipped their January, 2011, loan payment may not skip another payment in 2011. Interest still accrues. Call for details.

Annual Election Results

On the February 13, 2011 the credit union hosted its 74th Annual Meeting. There were 85 members present. The results of the election were the following for the Board of Directors; Paul Polesnak, John Clark, and Steven Taylor. Kristy Clark was elected to the Supervisory Committee.

IN THE COMMUNITY



Congratulations to the 2011 recipients of LCCU's Teacher Mini-Grants:

- Susan Hartley
- Cody Heidt
- Kristina Mularczyk
- Heather Nuckolls

Heather Nuckolls (right) accepts her Mini-Grant award from LCCU Marketing Specialist James Boehler.



LAKE ORION

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Fax: (248) 814-4003

WATERFORD

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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

Walk for Warmth.
Lakes Community Credit Union donated \$430 to the Walk for Warmth which benefits OLHSA . In addition, a group of LCCU employees walked at the Palace, as well.

A great group of LCCU employees volunteered to Walk for Warmth



We'll be closed...

Monday, May 30 – Memorial Day
Monday, July 4 – Independence Day



Beds for Kids.
Over the holidays Lakes raised \$170 for the Lake Orion Sunrise Rotary Club's Beds for Kids program. This program allows foster kids to have a bed when they go to a foster home.



LCCU Marketing Specialist James Boehler (left) presents a check to Beds for Kids' Jamie Felix.

Have you received GREAT Service from the Lakes' Staff? Do you LOVE Lakes' products & services?

Lakes is looking for Member Testimonials for upcoming marketing promotions. Please contact Lakes' Marketing Specialist Jim Boehler at (248) 814-4000 if you're interested.

IRA contribution deadline is Monday, April 18

The deadline for 2010 contributions to your individual retirement account (IRA) is April 18, 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.

