



# MONEY MATTERS

October 2011

## Don't pay **too much** this holiday season!

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

**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. Term limit is 12 months with a maximum loan amount of \$2500. For example, \$2500 loan with an APR of 6.99% would have 12 monthly payments of \$216.31. Promotional rates can be suspended or changed at anytime. Promotional rate available from October 1, 2011 to January 31, 2012. APR = Annual Percentage Rate.

## Skip your loan payment(s) this holiday season!

**Need some extra cash for the holidays?** For just \$25 per loan, you can skip your November, December or January LCCU loan payment. Just stop by the credit union and fill out a Skip-A-Payment form. Or you may can complete the form below and mail or fax it to (248) 814-4003. Upon approval, you can choose to skip a loan payment between November 2011 and January 2012.\*\* 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.

## Save the Date! Annual Meeting set for February 12, 2012

At this year's Annual Meeting (**February 12, 2012**) 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 November 14, 2011.**

## Help us celebrate International 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 20, 2011, 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.



### ✂ Holiday Skip-A-Payment Form

Please postpone my payment(s) for  November 2011 OR  December 2011 OR  January 2012

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 \_\_\_\_\_

[www.lakescommunitycu.org](http://www.lakescommunitycu.org)



## Shockingly Low Rates!

### Vehicle Loans

As low as **3.25%** APR\*  
 Up to 60 months.  
 Other rates & terms available

### 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. 3.25% APR interest rate for new and used autos model years 2011 to 2008 for a maximum term of 60 months. For example, \$20,000 loan with an APR of 3.25% would have 60 monthly payments of \$361.60. APR=Annual Percentage Rate. Rates subject to change at any time without notice. Rate effective as of September 1, 2011.

## Introducing GreenPath...

Lakes Community Credit Union is pleased to announce the newest member benefit – GreenPath. As a valued member, we are providing you with access to money management and debt repayment services.

In the past, LCCU has worked with Accel, a program of GreenPath, Inc., to provide financial education and counseling. Now, we've teamed up with GreenPath Debt Solutions again in order to bring you GreenPath, a comprehensive financial management program. Through GreenPath, you will enjoy unlimited access to financial counselors.

**As a member of our credit union, you can receive assistance with:**

- Personal and family budgeting
- Understanding your personal credit report and how to improve your score
- Personal money management
- Debt repayment
- Avoiding bankruptcy, foreclosure, and repossession



You have access to GreenPath counselors at over eight locations in the Metro-Detroit area. GreenPath 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 6 p.m. To use this new service, simply call 1-877-337-3399 or visit them on the web at [www.greenpathref.com](http://www.greenpathref.com).

**Thank you!** LCCU raised money for the Children's Miracle Network recently during our "Jeans Day." Staff members' donations allowed them to dress casually for the day.



**2011 Kids Day:** Thank you, parents, for helping make this event such a success. We're glad our youth members had fun being entertained by our magician and face painter.

• **Special thanks** also to AAA, the Lake Orion Police Dept. and Little Monsters toy shop for participating in the event.

## CheckProtect®: A New Standard of Check Delivery

CheckProtect provides you with an improved level of security at a low cost by offering:

- Tamper-evident polywrap packaging that helps conceal your checks
- Fully trackable deliveries, so you know where your checks are
- Estimated delivery dates that let you know when to expect your order



Working with our check provider, Harland Clarke, we are able to offer this service to you at a competitive price. The charge for CheckProtect will be added to the price of any check design. The fee will be deducted from your account when you place your next order of checks. **If you are a Platinum member,\*\* your checks will still be free.**

For more information, visit [www.harlandclarke.com/checkprotect](http://www.harlandclarke.com/checkprotect).

\*\*To qualify as a Platinum member, you must have \$20,000 in savings or loans or combined.



### 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

## We'll be closed...

- October 11 – Columbus Day
- November 11 – Veterans Day
- November 24 – Thanksgiving
- December 24 – Christmas Eve
- December 26 – Christmas
- January 2 – New Year's Day

## Open – Drive-Up Only

9 a.m.- 1 p.m.

December 31 – New Year's

**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.

**Federally Insured by NCUA**

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