



LAKESHORE FEDERAL
CREDIT UNION

50th Anniversary

April 2004

Quarter Notes

A quarterly publication of Lakeshore Federal Credit Union

Home Equity Line of Credit

Variable rate loan for whatever purpose at **4.00% APR** (matches prime rate). Great for bill consolidations, refinancing auto loans or mortgages and home improvements. Whatever the purpose, take advantage of this low rate before it's too late.

April and May - Spring Loan Special

If you are purchasing an auto or motorcycle or refinancing a loan of this type from another institution, the credit union now has new low rates. Your rate could be as low as

3.99%
APR



Important Phone Numbers

Lost/Stolen VISA Credit Cards

9:00 am – 5:00 pm EST Weekdays
1 (800) 828-3901
After Hours/Weekends
1 (800) 991-9961

Lost/Stolen MasterMoney Debit Cards

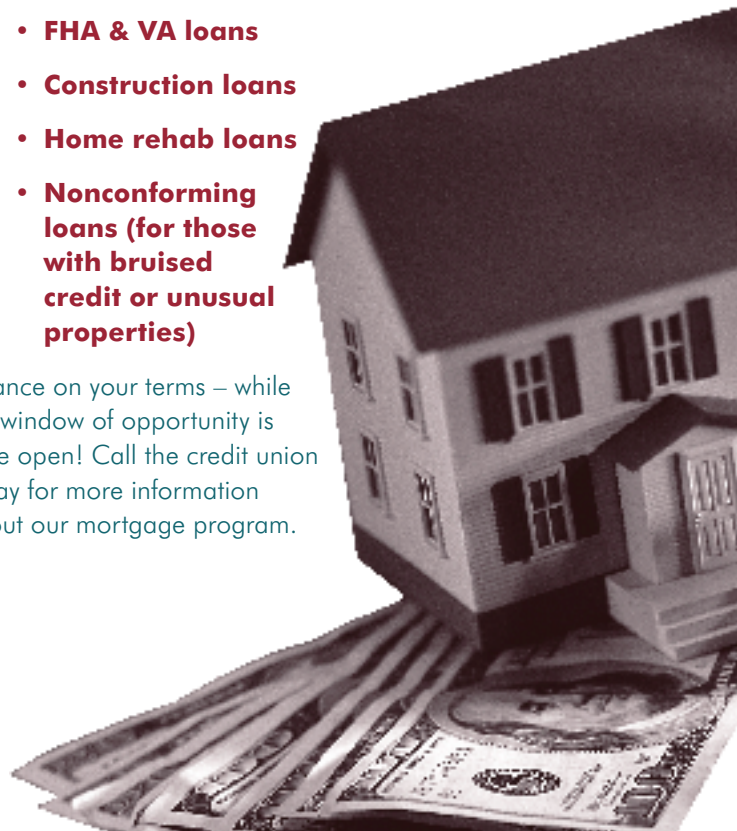
8:30 am – 4:30 pm EST Weekdays
(231) 755-1202 (Credit Union)
After Hours/Weekends
1 (800) 754-4128

Mortgage Loans

Did you know that LFCU provides members with one of the most competitive and diverse mortgage services programs available anywhere in our state? And we'll compare our rates and terms against anyone's! It's important to have an expert analyze your particular home financing needs to make sure you end up with the most advantageous loan type possible. In addition to many specialty programs to fit unusual needs, all these loan types are available here for either your purchase or refinance transactions:

- **15 and 30 year fixed rate**
- **Adjustable rate loans – several types with rates as low as 3.00% APR**
- **5 and 7 year balloons**
- **5 and 7 year extendable balloons**
- **Jumbo loans (amounts over \$333,700)**
- **LOW down payment loans**
- **FHA & VA loans**
- **Construction loans**
- **Home rehab loans**
- **Nonconforming loans (for those with bruised credit or unusual properties)**

Finance on your terms – while the window of opportunity is wide open! Call the credit union today for more information about our mortgage program.





Kids Week

For our members age 12 and under, come in the week of **June 14th – 18th**. We'll have games and prizes just for you. Watch for your postcard with all the necessary information.

Outstanding Teen Member Award

Tell us why you think you are an outstanding teen member. Applications will be available in June for ages 13 – 18. List scholastic or athletic achievements, etc. and you may be eligible to win **\$100**.

Congratulations 2004 Graduates



When a high school member graduate brings in their diploma, we will deposit **\$10.00** into their savings as our way to say "congratulations and good luck." Ask about our graduate pack with an application for a Visa card, ATM/Debit card and checking account info. Checks are **FREE** when you open your checking account.

(It does not apply to college graduates)

Holiday Closings

MEMORIAL DAY
Monday, May 31st

First Quarter Dividends

Share Savings	0.75% APR	0.80% APY
Christmas Club	0.75% APR	0.80% APY
Vacation Savings	0.75% APR	0.80% APY

Dividends are declared by the member-elected Board of Directors, are paid out of credit union earnings and therefore cannot be stated in advance.
APY=Annual Percentage Yield

Shared Branching

We are please to announce Shared Branching with another credit union location. You can make deposits, withdrawals, loan payments, purchase money orders and travelers checks at these additional locations listed below.

Remember, you will need a photo ID and your Lakeshore Federal account number.

Muskegon Governmental Employees Federal Credit Union
65 W. Laketon Ave.

Michigan Coastal Credit Union
1086 Creston

Muskegon Co-op Federal Credit Union
1051 Peck St. and 1920 E. Laketon Ave.

Greater Muskegon Postal Employees Federal Credit Union
800 First St. Room 218 – Muskegon

Service 1 Federal Credit Union
1075 E. Sherman Blvd.

Brunswick Federal Credit Union
460 W. Laketon Ave.

Ottawa County School Employees Credit Union
16919 Robbins Rd. – Grand Haven
340 120th Ave. – Holland
195 Chicago Dr. - Jenison

Newaygo County Service Employees Credit Union
115 South Stone – Fremont

Grand Rapids Federal Employees Credit Union
150 Ann St. N.W. – Grand Rapids

Kent County Employees Credit Union
1619 Plainfield N.E. – Grand Rapids

Frankenmuth Credit Union
580 N. Main St. – Frankenmuth
7971 Main St. Suite #2 – Birch Run
12368 E. Washington Rd. – Reese
9323 M-15 – Richville

You are also able to use any Service Center branch offices. Contact the credit union for their locations.

Lakeshore Federal Credit Union

2182 Lakeshore Drive
Muskegon, MI 49441

www.lakeshorefcu.com

Audio Response:

(800) 860-5704, Access # 057

(231) 755-1202

1-800-330-6499

Fax: (231) 755-0539

Hours
M – F, 8:30 a.m. – 4:30 p.m.