



LAKESHORE FEDERAL
CREDIT UNION

October 2005

Quarter Notes

A quarterly publication of Lakeshore Federal Credit Union

VISA for the Holidays & Mastercard

Just in time for the holidays! Take advantage of our low rate VISA Card. **No annual fee** and a **25-day grace period** on purchases. With the low rate of **9.9%APR**.



If you have a checking account with the credit union, you are also eligible to apply for a **Debit MasterCard**. The card works as an ATM Card and also gives you the option of not having to write a check for your purchases.

Contact us today and get your VISA and Debit MasterCard!

Holiday Skip A Payment

Once again, we will be offering our Christmas Skip-A-Payment in December on all loans **(except Home Equity)**. All persons signed on the original loan must come in the office to sign the necessary form. This is a great way to help reduce the additional expenses we all have at this time of year and there is only a \$12 per loan fee.

Remember this is for a limited time only! Forms will be available to sign starting December 1st and must be received by December 23rd to qualify.

All loans must be in good current standing and have been properly paid for at least six months prior to request.



Christmas Club Accounts

If you haven't started one, this is the time to establish your Christmas Club Account for next year. This is an excellent way to save up for the holidays. For existing enrollees, check your account and see if you wish to increase your deduction for next year.

Payout for existing accounts were deposited **October 1st**.

FREE Financial Workshop



Lakeshore Federal Credit Union is offering a **FREE** Financial Workshop to credit union members.

Please RSVP the credit union at **(231) 755-1202** Ext. 11 today!

Saturday, November 5, 2005

9:00 am – 12:00 pm

Muskegon Community College

Celebrate Credit Union Day

We will be celebrating Credit Union Day on **Thursday, October 20th**. Join us in our lobby for cookies, punch and gifts. Just our way of saying thank you for your support and membership with the credit union.

MEMBERS MAKE IT HAPPEN!



www.lakeshorefcu.com

Visit us at our website to get current information, rates and access your accounts!

Check out these Great Services!

CU*HOME Banking

Take advantage of this excellent banking service that lets you connect to the credit union through the internet. It's simple to use and available to all our members at NO Charge! Perform histories and transfers all at a click of a button.

CU*TALK Phone Banking

If you don't have a computer, you are still able to access your accounts by phone. Call 1-800-860-5704 on your touch-tone phone. Use 057 as the access code, your account number and PIN to obtain balances and perform transfers.

E-Statements

It's not too late to sign up for E-Statements from the credit union. Visit our website and go into Home Banking to enroll. Start enjoying the benefits of receiving your statements online. Fast, safe and convenient, help save our forests and be eco-friendly. Get your statement days faster, plus the credit union will deposit 25(cents) into your savings account each month!

Daylight Savings Time Reminder

Remember to set your clocks back one hour Sunday, October 30th.

Holiday Closings

Thanksgiving

Thursday & Friday, November 24th and 25th

Third 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

Lakeshore Federal Credit Union

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