



LAKESHORE FEDERAL
CREDIT UNION

Quarter Notes

April 2006

A quarterly publication of Lakeshore Federal Credit Union

Annual Meeting Results

The 52nd Annual Meeting and Dinner was held Sunday, February 12th at Sherman Banquet Room. We would like to congratulate **Faisel Abdelkader**, who was re-elected to the Board of Directors and our new Director, **Bernard McKenzie**.

We would also like to welcome **Mary Smith** and **Brenda Allen** to our staff.



Kids Week

For our members age 12 and under, come in the week of June 12th – 16th.

We will have games and prizes. Watch for our mailed postcard with all the necessary information.



Outstanding Teen Member Award

We will have applications available in June for our members ages 13 – 18. Tell us why you think you are an outstanding teen member. List scholastic, athletic achievements, community involvement, etc. and you may be eligible to win **\$100** credited to your account.

Be an outstanding Teen!

Congratulations 2006 Graduates

When a member graduate brings in his/her high school diploma, we will deposit **\$10.00** into their savings as our way of saying "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.



E-Statements, Website & Home Banking

Enroll in E-statements and you can receive your statement electronically online. Just visit our website at **lakeshorefcu.com** and sign up, or stop in the office and have us set you up. By receiving your statement online, with no mailed copy, you can also save money. The credit union will deposit 25¢ into your share account each month. E-statements are fast and safe and you will earn money, too.

Visit our website at **lakeshorefcu.com** to find out the latest information or review our products and services. You can also go into Home Banking to review your account. You can obtain balances and histories, perform transfers within your account, and print out your statements at your own convenience. Home Banking gives you up-to-date information, which is a great tool for balancing your checking account or verifying that your transactions are correct. If you have questions on how to use Home Banking please contact the credit union.



Happy Easter

Our **Kids Coloring Contest** runs until Thursday, April 13th. One boy and one girl will **win an Easter basket**. Winners will be announced on Good Friday.



SPRING TIME

Loan Time



Vacation Loan Special

For the months of April and May, we are running a special 12-month vacation loan special of **6.99%** APR.

Don't miss out doing something special this year.

Recreational Vehicle Loan Special

For just the month of May, we are offering outstanding rates on recreation vehicles.

So if you are thinking about purchasing a **NEW** or **USED** R.V. for the summer, stop in and check out our great rates. Pre-approval is available.

Money Market Accounts



Our Money Market account is a great way to earn more on your savings without tying it up. The Money Market account is currently paying **2.40%** APR for balances of \$2,000 and up and **2.70%** APR for balances of \$20,000 and over.

*Rates are variable

**Certain restrictions apply.

Holiday Closings

Good Friday

Friday, April 14, Closing at 1:00 PM

Memorial Day

Monday, May 29

Independence Day

Tuesday, July 4

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

Mortgage Loans

LFCU provides members with one of the most competitive and diverse mortgage services programs available anywhere in our state. 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 & 30 Year Fixed Rate**
- ❖ **Adjustable Rate Loans – (several types)**
- ❖ **5 & 7 Year Balloons**
- ❖ **5 & 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. Call the credit union today for more information about our mortgage program and what we can do for you!



Lakeshore Federal Credit Union

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(231) 755-1202

1 (800) 330-6499 **HOURS**

Fax: (231) 755-0539 **MON-FRI** 8:30 a.m. – 5:00 p.m.