

Quarter Notes

A quarterly publication of Lakeshore Federal Credit Union

Join Us for Our 52nd Annual Meeting

- Date** Sunday, February 12, 2006
- Place** Sherman Banquet Room
- Time** 5:00 Dinner
6:00 Business Meeting and Elections
- Price** \$7 per person (Children four and under are free)

Deadline for ticket purchases is Friday, February 3, 2006. Reserve yours today by filling out the attached order form.

Nominations are being accepted until February 3, 2006 for open positions on the Board of Directors. Contact the credit union for more information to have your name considered.



Important Tax Information



Please contact the credit union if you plan on having your income tax refund direct deposited into your account! We wish to furnish you with the correct information needed to have it properly deposited into your account. This will help avoid any delays or returns.

1099 – INT The credit union will be including your 1099-INT information in your year-end statement. You will not receive a separate 1099-INT for the dividends that you received. Your year-end statement will serve as your 1099-INT. By eliminating the wait for your 1099-INT form, you will now have all of your tax information more quickly.

1098 If you had a Home Equity loan with the credit union in 2005 for which you paid at least \$600 or more in interest, you will receive a 1098 form. You may also use your year-end statement as your 1098.

You may also obtain your tax information from our website www.lakeshorefcu.com or by calling our audio response system at **(800) 860-5704**, access **#057**.

YES!

I plan to attend Lakeshore FCU's 52nd Annual Meeting

Please mail _____ tickets for me at \$7.00 each.

Check enclosed Please charge my Share Account

Name _____

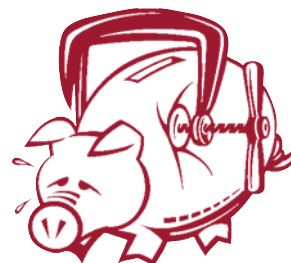
Account Number _____ Date _____

Please return this form to:

Lakeshore Federal Credit Union
2182 Lakeshore Drive • Muskegon, MI 49441

Bill Consolidation Loans

Having trouble keeping up with all those credit card bills from the holidays? Unexpected expenditures taking you by surprise? Ask about a Bill Consolidation Loan to simplify your finances.



Money Market Savings

The credit union now offers yet another way to save your money and earn more. Our new Money Market Savings* may be opened with a minimum deposit of **\$2,000**. You will receive a higher rate of return and your money is fully insured so there is never any risk. You are able to make deposits and withdrawals** from this account and you are paid dividends monthly. And for our super savers with a minimum deposit of **\$20,000**, your Money Market Savings will earn you an even higher rate of return.

Contact the credit union for more details.

**The Money Market Savings is a variable rate account.*

***Withdrawals are limited to six per month.*



Mortgage Loans

The credit union offers a variety of mortgage loans. If you are considering a new mortgage, building a new home or wish to refinance your present mortgage, contact the loan department to have them complete and process your application. You can also complete your application online at www.lakeshorefcu.com.

FREE MousePad

when you sign-up for E-Statements

If you haven't started receiving e-statements, now is the time to sign up! You can either go online to www.lakeshorefcu.com and sign up in the Home Banking area under "Personal Preferences", or stop in the credit union to have a Member Service Representative sign you up. You will not only receive a FREE MousePad, but you will also receive \$.25 per statement and receive your statements much earlier than if mailed.

www.lakeshorefcu.com

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

CHECK US OUT!



Identity Theft

Protect yourself against any fraudulent stealing of your identity and finances. Visit the credit union's website at www.lakeshorefcu.com to find out more information on preventive measures to protect yourself and steps to correct the situation if you have been victimized by this ever increasing crime.



Fourth Quarter Dividends

Share Savings	1.00% APR.....	1.00% APY
Christmas Club	1.00% APR.....	1.00% APY
Vacation Savings	1.00% APR.....	1.00% 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

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. – 5:00 p.m.