



**LAKESHORE FEDERAL
CREDIT UNION**

Quarter Notes

January 2007

A quarterly publication of Lakeshore Federal Credit Union

Annual Meeting

- Date** Sunday, February 18, 2007
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 9, 2007.

Nominations for the Board of Directors are being accepted until February 9, 2007. Contact the credit union.

YES!

I plan to attend Lakeshore FCU's 53rd 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

ID Theft/Fraud Workshop

FREE ID Theft/Fraud Workshop

Saturday, February 10, 2007 • 9:00 a.m. to 12:00 p.m.

Muskegon Community College

R.S.V.P. by Feb. 1, 2007

231-755-1202

Sponsored by area credit unions.

Credit and Debit Card Fraud

You may have read about the recent fraud involving Visa Credit Cards and MasterMoney Debit Cards in the Muskegon area back in October 2005. Many credit union and bank cardholders that used an area merchant had fraudulent transactions performed on their accounts or had their cards compromised. When your credit or debit card information has had fraud performed or been compromised, it is extremely important for the credit union to block those cards immediately. Unfortunately, it is difficult to reach the cardholders before the block is placed. We would like to apologize for the inconvenience this has caused to our members.

We are asking for your cooperation so in the event that a situation like this happens again, the credit union will have the resources to contact you as soon as possible. The credit union is collecting cell phone numbers and email addresses for our files. This information will allow us to contact you to verify transactions before they hit your account and to make you aware that your card(s) has been blocked. Contact the credit union office at 231-755-1202 with your information and protect yourself against this type of fraud.

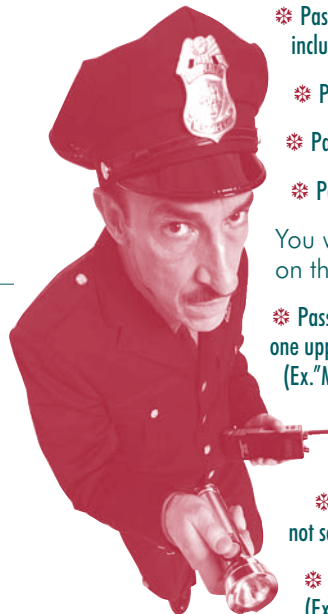
Home Banking Security

Effective February 1, 2007, home banking access will require you to change your password to a new, expanded password. This additional security feature will allow:

- * Passwords that can be up to 10 alphanumeric characters, including special characters.
- * Passwords that are case-sensitive.
- * Passwords to be a minimum of six characters.
- * Passwords that will expire after 60 days.

You will also see helpful hints for safe passwords on the PIN Change screen such as:

- * Passwords must contain at least one lowercase letter, one uppercase letter, one number and one special character. (Ex. "Msmith2*")
- * Passwords must be unique each time; cannot use one used previously.
- * Passwords should not contain personal information that is not secret.
- * Passwords should not read the same backward and forward (Ex. "123321" or "Madam")



Mortgage Loans



If you have questions or are considering a new mortgage, building a new home or want to refinance your present mortgage, contact our mortgage expert, Mike at the credit union office. For your convenience, you can also complete your application online at www.lakeshorefcu.com. The credit union offers a variety of mortgage loans that suit your needs.

Baby, It's Cold Outside

Michigan Winters can be quite challenging crossing town or just walking across the street. Don't forget our convenient services to keep you warm and cozy this long winter, twenty-four hours a day, seven days a week.

ONLINE BANKING

Accessible anytime by your computer, www.lakeshorefcu.com connects you to the credit union via through the internet. Monitor your accounts, loan payments, account histories, deposit inquiries, download your checking account information and much, much more.

This is a great opportunity to find out about the newest products and services or "specials" at the credit union.

TELEPHONE BANKING

Our convenient audio response service **CU*TALK** allows you to use your touch-tone phone to take care of your credit union business. Track deposits, account balances, transfer money and make loan payments from any touch-tone phone.

The number and access code for CU*TALK is at the bottom of the page.

Call or go online before you shovel any more snow.

Important Tax Information

Please contact the credit union if you plan on having your income tax refund direct deposited into your account. We can furnish you with the correct information you will need 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 on 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 and entering Home Banking with your account number and PIN or by calling our audio response system at (800) 860-5704, access #057.

Money Market Savings

The credit union now offers 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 still insured so there is never any risk.

You are able to make deposits and withdrawals from this account and you are paid dividends monthly. For our super savers, with a minimum deposit of \$20,000, your Money Market Savings will earn you an even higher rate of return.

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

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

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 **HOURS**
FAX: (231) 755-0539 **FEDERAL CREDIT UNION**
M - F, 8:30 a.m. - 5:00 p.m.