



**LAKESHORE FEDERAL
CREDIT UNION**

Mission Statement

To provide low-cost financial services to our members in a prompt and personal manner. Our members come first!

Postage Rates have gone up!

Don't waste any more money on stamps; Pay your bills for free online with CU*EasyPay at: www.lakeshorefcu.com

Holiday Closings

Independence Day

Friday, July 4th

Labor Day

Monday, September 1st

Discount Tickets Available!

- Double JJ Water Park
- Van's Carwash
- Cinema Carousel
- Michigan's Adventure
- Cedar Point

**Graduation Packets
for High School Seniors**

- Available until July 31, 2008
- Bring in your Diploma
- \$10 deposited in your account
- Free ticket to Cinema Carousel
- Visa Application
- ATM/Debit Card Application
- Free order of checks



Quarter Notes

July 2008

A quarterly publication of Lakeshore Federal Credit Union

Summer Loan Specials

LAKESHORE FCU HAS SOME OF THE BEST RATES THIS SUMMER!



July: Recreational Vehicle Loan Special

In the month of July we are continuing our RV Loan Special from June. These reduced interest rates will be included for campers, trailers, fifth wheels, and motor homes. Summer-time is the perfect time to take the family camping and traveling. With these new rates, affordable financing is just around the corner! Call or stop in and see Emily to take advantage of these great rates.

New RV's
4.99% APR—60 Months
5.49% APR—72 Months
6.24% APR—84 Months

Used RV's
6.75% APR—60 Months
7.50% APR—84 Months
8.50% APR—120 Months

APR= Annual Percentage Rate

July: Moped and Scooter Loan Special

Gas prices got you down? Save money at Lakeshore Federal Credit Union with a low interest loan for a moped or scooter. With some of these mopeds reaching speeds of 40 mph and a fuel economy of over 120 miles per gallon, buying a moped this summer could really save you in the long run.



- **New: 4.99% APR—24 Months**
- **Used: 5.99% APR—24 Months**

August: "Go For The Gold" Loan Special

Apply for Our Olympic Loan Special in the month of August and you will receive an interest rate reduction. Three different chips in a hat (Gold, Silver, Bronze) will be randomly selected to receive your discounted interest rate.

Gold -.75% Silver -.50% Bronze -.25% OFF YOUR CURRENT RATE!!

Line of Credit, Home Equity, Visa, and "Back to School" Loans Do Not Qualify.

August: "Back to School" Loan Special

It's already time to start thinking about school again. Take advantage of our "Back to School" Signature Loan.

- **12 Months**
- **6.9% APR**
- **\$1,500 Maximum Limit**

Great for school supplies, books, clothing, and just about anything else you may need for this upcoming school year.



**September: New and Used Auto Loans
(Cars, Trucks, and Motorcycles)**

This month we will have great rates for financing your next vehicle purchase. Contact the credit union to find our new updated interest rates. Financing at Lakeshore couldn't be easier or more affordable.

Home Equity Loans

Times are tough and money is getting tighter and tighter. With the prices of gas, groceries, utilities, and nearly everything else reaching record highs, a Home Equity Loan or a Home Equity Line of Credit could be your answer to saving money. Use the Equity in your home to consolidate your debt with a much lower interest rate. Furthermore, the interest on your Home Equity Loan may be tax deductible. Take advantage of our great rates to help you save money.





2182 Lakeshore Dr.
Muskegon, MI 49441

www.lakeshorefcu.com

Hours: M-F 8:30a.m.—5:00p.m.

Summer Loan Special Summary

July—Recreational Vehicle (RV)

—Mopeds & Scooters

Aug.—“Go for the Gold”

—“Back to School”

Sep.— New and Used Autos

NUMBERS:

Phone- (231) 755-1202

Toll Free- 1(800) 330-6499

Fax- (231) 755-0539

Lost/Stolen Visa- 1(800) 991-4961

Lost/Stolen Master Debit Card-

1(800) 754-4128

Audio Response- 1(800) 860-5704

Access # 057

ROUTING AND TRANSIT #:

272483073

ONLINE:

www.lakeshorefcu.com

EMAIL:

operations@lakeshorefcu.com

lending@lakeshorefcu.com

Second Quarter Dividends

Share Savings.....0.65% APR

.....0.65% APY

Christmas Club....0.65% APR

.....0.65% APY

Vacation Club.....0.65% APR

.....0.65% 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

APR=Annual Percentage Rate



Introducing StretchPay!

Lakeshore Federal Credit Union's Salary Advance Alternative

StretchPay is a special loan program designed to help members who need a small-dollar loan to carry you over until you receive your next regularly-scheduled paycheck. This program was created to be an alternative to expensive for-profit payday lenders and cash stores that often charge ridiculous fees for short-term payday loans. These commercial payday lenders can charge up to 400% APR. Our interest rate is significantly less, at a mere 18% APR.

- Credit Limits/Minimum advances of \$250 (annual fee of \$35) or \$500 (annual fee of \$70)
- 30-day repayment term
- Low 18% APR
- Advances must be repaid in full prior to new/additional advances
- Must have an account with us for at least 60 days.

So what are you waiting for?? Quit wasting your hard earned money at the nearest cash store and start putting more money back into your pockets with a StretchPay Loan from Lakeshore Federal Credit Union. Call or stop in and talk to our loan supervisor, Emily, to find out just how much you could save.

Lakeshore FCU Is Going Green!

And we need your help.....

You now have the opportunity to save trees and money with some environmentally friendly services we now offer.

- Enroll for e-statements. An email message will let you know when your statement is available, usually much sooner than a mailed copy. Save trees with electronic statements. Print only if needed. E-Statements are safe and convenient. It's easy! All you have to do is login "It's Me 247" online banking through our website, www.lakeshorefcu.com and select preferences. You will also earn \$0.25 per statement period in your savings account. That's up to \$3.00 per year just by choosing E-Statements.
- Use our free online bill pay, **CU*EasyPay** to pay your bills. By using this feature you will save on postage and the environment. With postage prices on the rise year after year, take advantage of our free online bill pay services. Check it out for yourself at www.lakeshorefcu.com and login to online banking, "It's Me 247". Once you are logged in, click on the pay bills icon at the top of the page.
- Forget paper payroll checks! Sign up for **Direct Deposit** today! Find out if your employer can have your paycheck deposited automatically into your account here. By selecting this service, you will no longer have to travel all the way to the credit union to deposit your check. With today's current gas prices, to save even one trip will make a difference. The money will automatically be deposited in your choice of accounts on your payday!



Enroll for E-Statements Now through August and you will be entered in a drawing to win a Nintendo Wii Game Console.

Travel this Summer with your Visa Card

Your next vacation should include your Lakeshore Federal Credit Union Visa Card. Forget about having to worry about carrying cash. Take advantage of our low-rate Visa's with worldwide acceptance.

Visa Classic

- 9.9% APR
- No Annual Fee
- 25 Day Grace Period

Visa Platinum

- 7.9% APR
- ScoreCard Bonus Points
- Concierge Service
- \$1 Million Travel Accident Insurance

Visa Gift Cards

- You choose the amount
- They choose where to spend it.
- \$3.00 Fee
- Great for Travel



www.lakeshorefcu.com