



**LAKESHORE FEDERAL  
CREDIT UNION**

April 2009

# Quarter Notes

A quarterly publication of 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 On The Rise

Stamps are jumping up to 44 cents in May. Still paying your bills through the mail? Save your money and pay bills for free online with CU\*EasyPay! It's safe, secure, and free.  
[www.lakeshorefcu.com](http://www.lakeshorefcu.com)

## Holiday Closings

**Good Friday**  
Friday, April 10th  
Closing at 12:15pm  
**Memorial Day**  
Monday, May 25th

## Discount Tickets

Van's Car Wash  
Cinema Carousel

## Deposits Safe & Secure

Your money here is insured by the NCUA up to \$250,000.



## Tips on Budgeting:

Click these links on our website  
[www.lakeshorefcu.com](http://www.lakeshorefcu.com)



**BudgetSmart**

## Thinking About Buying a Home?

*There couldn't be a better time to do it.*

While poor market conditions have created a troubling situation for some homeowners, the downturn has made the buying market better than ever for others. Homes are more affordable than ever now. On top of that, new incentives from the Obama administration, including a possible \$8,000 tax credit for first-time home buyers, have made purchasing a home in 2009 quite appealing. As if these incentives weren't enough, the mortgage interest rates are at historic lows. Here at Lakeshore Federal CU, we want to see you get into that dream home more affordably than ever. Our mortgage expert, Mike Vanderwall can guide you through the steps of making this dream become a reality. If you have any questions or are considering a new mortgage, building a new home, or want to refinance your current mortgage contact Mike at (231) 755-1202 or stop in our office on Thursdays and speak to him in person.



## Quarterly Specials

### April and May: Auto/ Motorcycle Loans

During these months we are offering our lowest rates of the year for new and used vehicles and motorcycles. **New rates starting at 4.99% APR. Used rates starting at just 5.99% APR!** Plus take advantage of the "Invest in America" program where saving money for credit union members on new GM and Chrysler vehicles is the name of the game. Great cash incentives, an extremely low interest rate, and putting money back into America's economy, is a great opportunity to save money on a new car loan and help America in struggling times. We have a link on our website, [www.lakeshorefcu.com](http://www.lakeshorefcu.com) or visit [www.lovemycrreditunion.org](http://www.lovemycrreditunion.org) for more information.



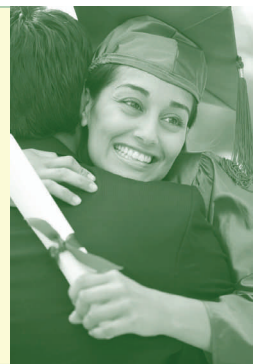
### June: Student Visa Cards

This month we will be offering great interest rates on Visa Credit Cards for students. This way, students can start to establish some credit without paying any ridiculous fees and interest rates. This gives high school and college students an opportunity to become financially responsible. Students must be 18 years old to apply.



## Congratulations 2009 Graduates

Congratulations to this year's high school graduates! Current credit union members bring in your diploma and we will deposit \$10.00 into your savings account. It's just our way of saying "congratulations and good luck". Ask about our graduate pack, which contains an application for a Visa Credit Card, ATM/Debit Card, and checking account information. This packet also includes a free order of checks and a free gold ticket to the Cinema Carousel, as our gift to you.



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2182 Lakeshore Drive  
Muskegon, MI 49441

[www.lakeshorefcu.com](http://www.lakeshorefcu.com)

### Hours

8:30am to 5:00pm  
Monday through Friday

### Quarterly Specials

#### April

Auto/Cycle Loan

#### May

Auto/Cycle Loan

Outstanding Teen Award

#### June

Student Visa Credit Cards

Outstanding Teen Award

High School Senior Packets

### Numbers

Phone: (231) 755-1202

Toll Free: 1(800) 330-6499

Fax: (231) 755-0539

Lost/Stolen Visa:

1(800) 991-4961

Lost/Stolen Debit Card:

1(800) 754-4128

Audio Response:

1(800) 860-5704

Access #: 057

Routing and Transit Number:

272483073

### Online:

[www.lakeshorefcu.com](http://www.lakeshorefcu.com)

### First Quarter Dividends

Share Savings: **0.50% APR**  
Christmas Club: **0.50% APY**  
Vacation Club:

IRA Shares **1.0% APR**  
**1.0% APY**

Dividends are declared by the member-elected Board of Directors, and are paid out of credit union earnings and therefore cannot be stated in advance.

APR=Annual Percentage Rate

APY=Annual Percentage Yield

## Annual Meeting Results

Lakeshore Federal Credit Union's 55th annual meeting was held on Sunday, February 15, 2009 at the Sherman Banquet Room. Despite how many other financial institutions are performing, we celebrated another successful year with great food, good conversations, door prizes, and a business meeting. In all, 170 people were in attendance for the event. We would like to congratulate Faisal Abdelkader, Bernie McKenzie, and John Colella for being re-elected to the Board of Directors. We would also like to welcome Sharon Burda (Collections Supervisor) to our staff.

## Outstanding Teen Award

This award recognizes those teenagers going above and beyond to be the best people they can be. This award will be earned by an individual who exemplifies what it means to be an outstanding teen. We will have applications available in May and June in our lobby for our members ages 13-18. We will select one boy and one girl for this prestigious award. In the application, tell us why you believe you are an outstanding teen member. Be sure to list both scholastic and athletic achievements, as well as extra curricular activities, community involvement, etc. **Winners will receive a \$100 credit to their savings account.** Applications must be received by June 30, 2009 in order to be eligible.



## Memorial Day Parade

Once again, we will be participating in the Memorial Day Parade in Lakeside this year. We look forward to seeing you there! There's always plenty of fun for the kids and the adults. With candy, prizes, and entertainment, the whole family is sure to have a great time. Come on out and join the Lakeside community.



**When: Monday, May 25, 2009,  
Starts at 10:00am**

**Where/Route: Lakeside Veterans Club to McCracken  
Street to Lakeside Cemetery**

## Protect yourself from Vishing Scams

Identity thieves are out there trying to steal your personal financial information. It is up to you to keep this information secure and to yourself. Recently, these scammers were using telephone and cell phone numbers to try to capture your account numbers and PINs. As history has shown us, they will use such methods as email, fake websites, text messages, cell phones, and land-line telephones, so be aware of these types of scams as well. You may get a phone call or an email stating your credit/debit card has been disabled, used fraudulently, or there's a problem with your account. If they receive any of your account information, they run up charges and leave your account in bad standing as well as your credit report. If you receive a call asking to **confirm, update, or verify** private financial information, hang up and call the credit union. Never provide your 3 digit security code on the back of your card. Hopefully, these tips will help you protect yourself from identity thieves in the future.



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