

## Enter to Win a Dell Inspiron Mini 9 Laptop

- Enroll in CU Easy Pay for a chance to win
- Log on to It's Me 247 online banking and click on Pay My Bills to enroll
- Qualified entrees will be accepted until January 31st, 2010



## Credit Union Night

### Celebrate 50 Years of Muskegon Hockey!

As a member of Lakeshore Federal Credit Union, you can attend the Muskegon Lumberjacks game on Saturday, January 23, 2010 at a discounted rate!

**Tickets are just \$8.00** for credit union members (*regular ticket prices are \$12.50*). PLUS...\$1.00 of each ticket sale will be donated to the Muskegon Rescue Mission.

Pick up your ticket voucher at the credit union and redeem it at the LC Walker Arena ticket office by January 20, 2010.

### Not only do you get into the game at a discounted price...

The first 1,000 members to redeem their ticket voucher will receive a **FREE t-shirt**. Prizes will be awarded throughout the night to those wearing their t-shirt.

1,000 Credit Union members will receive a **FREE pair of thunder sticks** at the game.



January 23, 2010



Saturday, 7:00 p.m.  
\$8.00 Adult tickets

The Union January 2010



### Fourth Quarter Dividends

#### Share Savings

.25 % APR .25% APY

#### Christmas Club

.25% APR .25% APY

#### Vacation Club

.25% APR .25% APY

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

APR=Annual Percentage Rate  
APY=Annual Percentage Yield



#### Monday - Friday:

8:30 a.m. - 5:00 p.m.

#### Saturday:

9:00 a.m. - 12:00p.m.



231.755.1202

1.800.330.6499

Fax: 231.755.0539



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

Sprint



## Credit Union Member Discount

### Sprint Customers Can Break Free of Calling Circles with Any Mobile, Anytime

Only from Sprint, unlimited calls to and from any wireless phone on any network are now included in Sprint Everything Data plans at no additional charge.

*Sprint says, go ahead – call all 250 million wireless customers anytime!*

Starting at just \$69.99\*, Everything Data plans offer the best value in wireless, with the new Any Mobile, Anytime voice feature on top of all the unlimited messaging and data features customers want for one low price. Everything Data plans include unlimited text, picture and video messaging, and unlimited data services, such as e-mail, Web browsing, social networking, GPS navigation, Sprint TV, streaming music, exclusive NFL Mobile Live and NASCAR Sprint Cup Mobile applications.

### The Sprint credit union member discount can be applied to Any Mobile, AnyTime plans.

Credit Union members can call 877.Save.4.CU or visit [www.SprintSave4CU.com](http://www.SprintSave4CU.com) to learn how to take advantage of the savings.



## Important Tax Information

Please contact the credit union if you plan on having your income tax refund deposited directly into your account. We will then provide you with all the necessary information to have it properly deposited into your account. This will help to prevent any delays or returns.

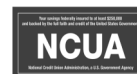
### 1099-INT:

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 you have earned. Your year-end statement will serve as your 1099-INT.

By eliminating the wait for your 1099-INT form, you will promptly receive your information.

### 1098:

If you had a Home Equity Loan with the credit union in 2009 for which you paid \$600 or more interest, you will receive a 1098 form. You may also use your year-end statement as your 1098.



LAKESHORE FEDERAL  
CREDIT UNION

January  
2010



# Quarter Notes

A quarterly publication from Lakeshore Federal Credit Union



## this issue

- Annual Meeting
- Loan Specials
- Programs and Events
- Tax Information

## New Location

Date: Sunday, February 21, 2010  
 Place: Maranatha  
 Time: 5:00 Dinner  
 6:00 Business Meeting/Elections  
 Price: \$7.00/person  
 (Free for children 4 and under)

## Annual meeting

The deadline for ticket purchases is Friday, February 12, 2010.  
 Nominations for the Board of Directors will also be accepted until February 12, 2010.  
 Contact the credit union for more details.

## 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 Number  
 272483073

## Mortgage Special



### Tax Credits Provide Outstanding Opportunities for Home Buyers

The Worker, Homeownership, and Business Assistance Act of 2009 has extended the tax credit of up to \$8,000 for qualified first-time home buyers purchasing a principal residence. It also authorized a tax credit of up to \$6,500 for qualified repeat home buyers. Visit the following website for more information:

<http://www.federalhousingtaxcredit.com/>

Have your mortgage approved and funded at Lakeshore Federal Credit Union and we will **pay for your appraisal!**  
 Contact our loan department for more details.

*\*Funds will be reimbursed at closing.*

### I plan to attend Lakeshore FCU's 56th 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

## VISA Balance Transfers

Another option to save money and consolidate debt is to transfer your balances from your high interest credit cards on to a LFCU Visa Credit Card. For a limited time, when you transfer a balance from another card to a new or existing LFCU Visa, you will receive a low interest rate of 2.99% APR for six months.

**Visa Balance Transfer: 2.99% APR**

**Visa Classic:** 9.9% APR

**Visa Platinum:** 7.9% APR

APR=Annual Percentage Rate



2182 Lakeshore Dr.  
 Muskegon, MI 49441