



LAKESHORE FEDERAL
CREDIT UNION

50th Anniversary

April 2005

Quarter Notes

A quarterly publication of Lakeshore Federal Credit Union

Mortgage Loans

Did you know that LFCU provides members with one of the most competitive and diverse mortgage service programs available anywhere in our state? And we'll compare our rates and terms against anyone's! It's important to have an expert analyze your particular home financing needs to make sure you end up with the most advantageous loan type possible. In addition to many specialty programs to fit unusual needs, all these loan types are available here for either your purchase or refinancing transactions:

- **15 and 3- year fixed rate**
- **Adjustable rate loans—several types**
- **5 and 7 year balloons**
- **5 and 7 year extendable balloons**
- **Jumbo loans (amounts over \$333,700)**
- **LOW down payment loans**
- **FHA and VA loans**
- **Construction loans**
- **Home rehab loans**
- **Nonconforming loans (for those with bruised credit or unusual properties)**

Finance on your terms. Call the Credit Union today for more information about our mortgage program.

Home Equity Loans

The credit union offers both fixed and variable rate home equity loans. Why not use the equity in your home to consolidate bills, purchase or refinance an auto or make improvements to your home, just to name a few. The interest on this type of loan may also be tax deductible.

Spring Loan Special

For April and May, if you are purchasing an auto or motorcycle or refinancing a loan of this type from another institution, the credit union now has new rates

As low as

4.99% APR

NEW AUTOS
for 60 Months max

5.99% APR

USED AUTOS
for 60 Months max

We have rates and terms to fit your needs. Getting a better rate or term elsewhere? WE WILL MATCH IT! Have your payment automatically deducted and save on your interest rate. Contact the loan department to find out how you can get the best deal in town.

E-Statements

If you're tired of waiting for your statement every month, now is the time to enroll in e-statements. You can receive your statement online by visiting our website at lakeshorefcu.com and signing up. By receiving your statement online with no mailed copy you can also save money because the credit



union will deposit 25¢ into your share account each month. What are you waiting for? E-statements are fast and safe and now they will earn you money, too.

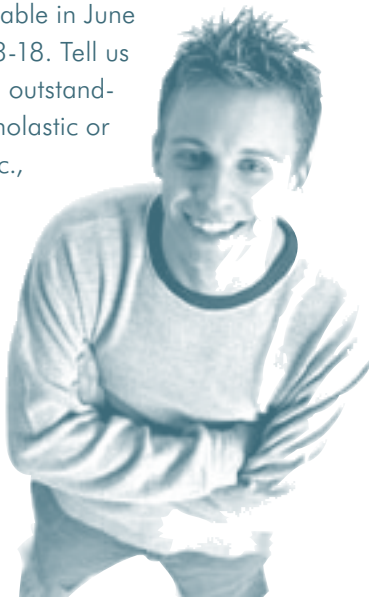
Kids Week



For our members aged 12 and under, come in the week of June 13th -17th. Games will be happening and prizes will be given out. Watch for our mailed postcard with further information.

Outstanding Teen Member Award

Applications will be available in June for our members ages 13-18. Tell us why you think you are an outstanding teen member. List scholastic or athletic achievements, etc., and you may be eligible to win \$100.



You could be eligible to win \$100!

Holiday Closings

MEMORIAL DAY

Monday, May 30th

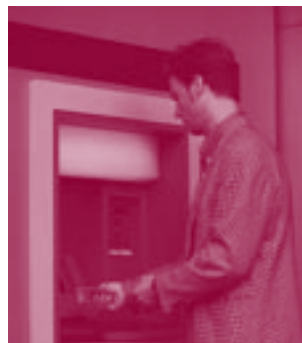
INDEPENDENCE DAY

Monday, July 4th

Congratulations Graduates of 2005

When a graduate member brings in their diploma, we will deposit \$10.00 into their savings as our way of saying "congratulations and good luck". Ask about our graduate pack with an application for a VISA Card, ATM/Debit Card and Checking Account Information. Checks are FREE when you open your new Checking Account.

ATM Updates



On March 28th, the credit union's ATM processing network was converted to the CO-OP Network. Hopefully this didn't cause any problems if you tried to perform an ATM transaction that day. When performing ATM transactions, remember that you are allowed eight

transactions per day (including inquiries), three withdrawals per day, and a maximum withdrawal limit of \$300.00 per day. You are charged \$1.00 per withdrawal made at all ATM's other than at the credit union and effective May 1st, you will be charged .50¢ per inquiry.

NEW!

Office Hours and Shared Branching

As of April 1st, to better accommodate members, the credit union will be open until 5:00 PM Monday thru Friday (previously 4:30). If you are having difficulty getting to our office, try one of our many shared branches. Many offices are located in other cities where you may work or be visiting. Ask at the credit union or visit our website at lakeshorefcu.com for a complete list.

First Quarter Dividends

Share Savings	0.75% APR	0.80% APY
Christmas Club	0.75% APR	0.80% APY
Vacation Savings	0.75% APR	0.80% 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

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Hours

MON - F, 8:30 am - 5:00 pm