

Quarter Notes

A quarterly publication of
the Federal Credit Union



It's Tax Time!

Want a faster refund? Contact the Credit Union if you would like your income tax return deposited directly into your account. We will make sure you use the correct information to avoid any delays.

1099s and 1098s will be mailed separately from statements by January 31st. You will receive a 1098 or 1099 only if the following applies:

1099 – INT: You received dividends in 2002 (regardless of the amount). *Note: If you have more than one account under the same SSN, you will receive a 1099-INT form for each account. You will need to combine dividends earned on all accounts to report taxable income properly.*

1098: You had a Home Equity loan in 2002 for which you paid at least \$600 or more in interest.

You can also take the YTD information from your enclosed statement to start figuring your tax return.

You may obtain your tax information from PC Home Banking at www.Lakeshorefcu.com, or by calling the **Audio Response System** at (800) 860-5704, access #057.

CO-OP Network



We are now part of the CO-OP Network following their merger with SC24, our ATM service provider. This means that LFCU ATM and Debit cardholders may access any ATM that displays the CO-OP Network logo and not pay a surcharge.

Note: You will be prompted to accept or decline the surcharge at the terminal. You must accept the surcharge, but you will not be charged a surcharge.

Join us for our 49th Annual Meeting

Every member of Lakeshore Federal Credit Union is invited to attend our 49th Annual Meeting.

Date: February 9, 2003

Place: Sherman Banquet Room

Time: 5 p.m. Dinner
6 p.m. Business Meeting and Election

Price: \$7.00 per person

Reserve seats now for you and your guests for this enjoyable evening. Use the convenient reservation form below to purchase your tickets to this informative, fun-filled event. Deadline for tickets is January 31, 2003.

Nominations for the Board of Directors are now being accepted. Nominations for the board will be accepted until January 31, 2003. To have your name on the ballot contact the Credit Union.

YES!

I plan to attend Lakeshore FCU's 49th Annual Meeting

Please reserve _____ 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

Happy New Year!!



*From your friends and family at
Lakeshore Federal
Credit Union*

VISA for the Holidays

You may have run up some big credit card bills during the holiday spending season. Are you aware that some department store credit cards charge up to 22% APR? Why not save some money by moving those balances to a VISA Card from Lakeshore Federal Credit Union.

With our VISA Card, you will save on interest payments while taking advantage of these other great benefits:

- Low fixed rate of 9.9% APR
- No annual fees
- 25-day grace period
- Skip your January payment
(watch for information in your VISA statement)

If you already carry our great VISA Card, contact us today about transferring your department store card balances



or skipping a payment and start saving. If you do not have a VISA Classic Card from Lakeshore Federal Credit Union, stop by and apply today.

Lost or Stolen Debit or Credit Cards

VISA Credit Cards

(800) 828-3901 Monday – Friday from 9:00 am to 5:00 pm
(800) 847-2911 after hours and holidays

Debit Cards

(800) 991-4965
Available 24 hours per day – 7 days a week

Shared Branching

If you are having trouble getting to our office, try one of our shared branching offices.

Muskegon Governmental Employees Federal Credit Union
65 W. Laketon Ave.

Michigan Coastal Credit Union
1086 Creston

Muskegon Co-op Federal Credit Union
1051 Peck St. and 1920 E. Laketon Ave.

Service 1 Federal Credit Union
1075 E. Sherman Blvd.

Brunswick Federal Credit Union
460 W. Laketon Ave.

Ottawa County School Employees Credit Union
16919 Robbins Rd. – Grand Haven
340 120th Ave. – Holland
195 Chicago Dr. - Jenison

Newaygo County Service Employees Credit Union
115 South Stone – Fremont

Grand Rapids Federal Employees Credit Union
150 Ann St. N.W. – Grand Rapids

Kent County Employees Credit Union
1619 Plainfield N.E. – Grand Rapids

You are also able to use any Service Center branch offices. Contact the credit union for their locations.

www.Lakeshorefcu.com

Fourth Quarter Dividends

Share Savings	1.50% APY
Share Draft Checking (balances over \$500)	1.50% APY
Christmas Club	1.50% APY
Vacation Savings	1.50% 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

Fax: (231) 755-0539

Hours:

M – F, 8:30 a.m. – 4:30 p.m.