



LAKESHORE FEDERAL
CREDIT UNION

50th Anniversary

July 2003

Quarter Notes

A quarterly publication of Lakeshore Federal Credit Union



Summer Loan Specials

Mark each of these loan specials on your calendar and call us for more details.

July

Vacation Loan Special

This month is a great time to take that vacation you've always dreamed about. Our Vacation Loan Special during the month of July is just the ticket! A **low APR** of just **5%** for 12 months will send you off in style.

August

School Loan Special

Get a jump on back to school expenses with our August loan special. Tuition, books, computers – it's all covered with a loan from the credit union at just **5% APR** for 12 months.

September

New VISA Accounts

If you don't have a Lakeshore FCU VISA yet, mark September on your calendar. New VISA accounts opened in September will enjoy **3 months of 0% APR!**

Don't miss out on our great specials all summer long. Whatever your need, Lakeshore FCU is here for you.

www.Lakeshorefcu.com

Summer Travel

Summer travel is great fun, worrying if the cash in your wallet is safe is NOT! Help eliminate that worry by taking advantage of these services at Lakeshore FCU.

Start out with the convenience of worldwide acceptance. Add on our low **9.9% APR**, a 25-day grace period and no annual fee and our **VISA card** is a great summer travel companion.

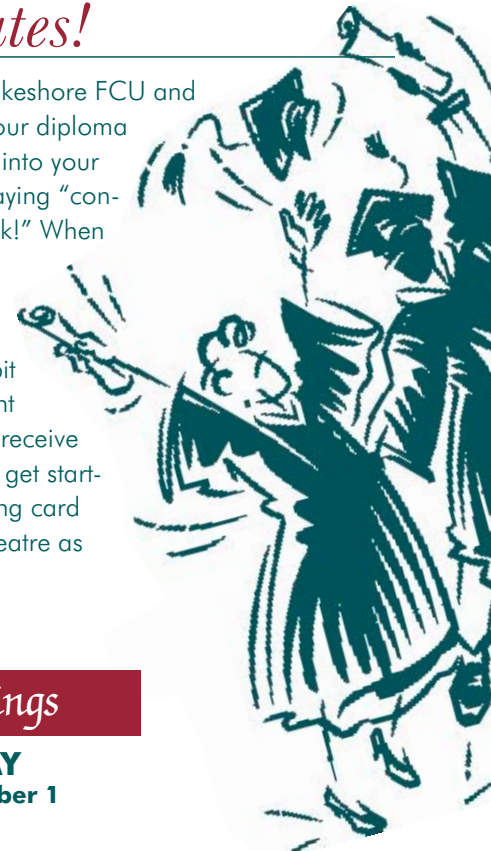
The Lakeshore FCU **ATM/Debit card** lets you leave the checkbook behind. Purchases are still deducted directly from your checking account with the added bonus of being able to receive cash back, with no extra fees. Just get the amount of cash you need, when you need it. What could be safer?

We also carry a full line of **traveler's checks**.

Stop by our office today to find out more about these easy and safer-than-cash summer travel options. Happy travels!

Congratulations, Graduates!

If you are a member of Lakeshore FCU and just graduated, bring in your diploma and we'll deposit \$10.00 into your account. It's our way of saying "congratulations and good luck!" When you're here, be sure to ask about our graduate pack with an application for a VISA card, ATM/Debit card and checking account information. You will also receive a FREE order of checks to get started, a prepaid phone calling card and a pass to Cinema Theatre as our gift to you.



Holiday Closings

LABOR DAY
Monday, September 1



Summer Fun With Discount Tickets

Before heading out to your favorite amusement park, don't forget that Lakeshore has discounted tickets and passes.

Cedar Point Adult \$32.75 (\$43.95 at the gate) Two-day \$59.25 (\$63.95 at the gate)

Michigan's Adventure \$20.00 (\$23.00 at the gate)

Great America discount coupons are also available.

FREE Financial Survival Workshop

Mark your calendar for our 2nd Financial Workshop.

When Saturday, October 25, 2003

Time 9:00 am to 12:00 pm

Where Muskegon Community College,
James L. Stevens Lecture Hall

Speakers for this informative morning will include Deb Karel presenting "Shopping on a Shoestring" and Jim Scheuerle, attorney at law, with "The Pitfalls and Ramifications of Bankruptcy." Attendees will also receive worksheets for developing a budget and a publication of "Out of Hock."

The Way It Was

As we continue the celebration of our **50th Anniversary**, we thought it would be fun to see what was happening 50 years ago when Lakeshore was just beginning.

- News** U.S. Dept. of Health, Education and Welfare (now Health and Human Services) was created
Soviet Union detonates its first hydrogen bomb
- Science** U.S. Air Force test pilot Chuck Yeager sets speed record in X-1 rocket plane
An expedition led by Sir Edmund Hillary is the first to reach the summit of Mt. Everest
- Sports** New York Yankees win the World Series over the Brooklyn Dodgers for their 5th consecutive World Series title
St. Louis Browns move to Baltimore and become the Orioles
- Entertainment** Favorite TV shows include *Make Room for Daddy*, *Red Skelton Show*

FYI

Preauthorized Withdrawals

If you have signed an agreement with another party (insurance company, mortgage company, etc.) to have payments automatically withdrawn from your account at the credit union, please be sure you have the information needed to contact the company should you need to stop a withdrawal. The credit union does not have this information and cannot stop a withdrawal from being made. If you close your account to prevent the withdrawals, you are responsible for non-sufficient fund fees incurred. Please be careful with your account and get the necessary information before you authorize any automatic transactions on your account.

Second Quarter Dividends

Share Savings	1.00% APY
Christmas Club	1.00% APY
Vacation Savings	1.00% 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
M-F, 8:30 a.m. - 4:30 p.m.