



LAKESHORE FEDERAL
CREDIT UNION

50th Anniversary

October 2003

Quarter Notes

A quarterly publication of Lakeshore Federal Credit Union

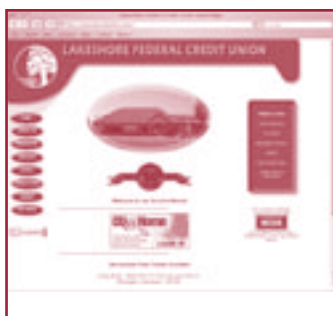
Web Site, PC Home Banking, & Audio Response

Visit us at
www.LakeshoreFCU.com

to get information, rates
and perform transactions on
your accounts. Our **Home**

Banking service is

available to all members
at no charge! Links are
available to get NADA
blue book values, reorder
checks, get up to date information on your VISA account
and make payments plus more.



If you don't have a computer, you are still
able to access your accounts by phone.
Call **1.800.860.5704** on your touch-
tone phone, **057** as the access code, **your**
account number and **PIN** to obtain
balances and perform transfers.

Holiday Skip-a-Payment

We will be offering our Christmas Skip-a-payment in
December on all loans (except Home
Equity). All persons signed on the loan
must come in the office to sign the
necessary form. This is a great way to
help reduce the additional expenses we
all have at this time of year and there is only
a \$10 per loan fee.

Remember this is for a limited time
only! Forms will be available to
sign December 1st and must be
received by December 23rd
to qualify.



November Loan Special

Lakeshore FCU is offering a
holiday loan special for **12**
months maximum with
repayment at **5% APR**
during the month of
November only. (Minimum
payment of \$30 per month.)



**Stop in or call today to take advantage of
this special offer.**

Christmas Club Accounts

Christmas Club Account funds were
available in savings on **October 1st**.
If you haven't taken advantage of this
savings program yet, now
is the time to set up an
account. Also, increase
your deductions now to
have even more
holiday savings
next year!



Holiday Closings

Thanksgiving

Thursday, November 27th & Friday, November 28th

Christmas

Wednesday, December 24th & Thursday, December 25th

New Years

Wednesday, December 31st & Thursday, January 1st

www.Lakeshorefcu.com



VISA for the Holidays and MasterCard

Apply now to have your VISA for holiday shopping. No annual fee, 25 day grace period and only **9.9% APR**, are just some of the benefits of a Lakeshore VISA.

If you have a checking account with the credit union, you are also eligible to apply for a debit MasterCard. This works as an ATM card and also replaces having to write checks. Stop by and see how we can make holiday shopping easier.

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."

Celebrate Credit Union Day

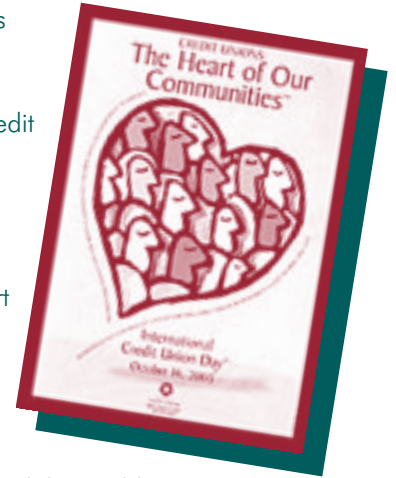
"The Heart of Our Communities"

For 54 years, credit unions have set aside the third Thursday in October to celebrate International Credit Union Day. Each year, it gives us an opportunity to remember our proud history as we promote understanding and support for the credit union difference.

Today, more than 118 million people belong to 40,200 credit unions around the world.

Member service is the foundation of the credit union movement. Whether a credit union is providing a loan to help a member cover unexpected medical bills, giving financial counseling to a member whose company closed its doors, or simply offering a better deal on a used car loan, the credit union is making a difference for its members and the community as a whole.

In honor of International Credit Union Day, October 16, we will have cookies, punch, and gifts. It's just our way of thanking you for supporting your credit union.



New Checking Accounts



Open a checking account and receive a free leather checkbook cover while supplies last.

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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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.