

## Hot Summer Deals!

LFCU is celebrating summer with loan specials.

- July - Pick a star at the time you submit your loan application and you will receive a discount of .25%, .50%, or .75% on your closed-end loan rate., OR receive a FREE gas card when you open a line of credit loan: Home Equity, Signature, or checking overdraft. With the recent skyrocketing of gas prices, you can't afford to miss this!
- August - It's time to start thinking about school! Take advantage of our Back to School Loan Special.  
12 months  
7.9% APR  
\$1,500 maximum limit  
  
Great for school supplies, clothes, and anything else you may need for this upcoming school year.
- September - We have some great deals coming up for both new and used car loans. Be sure to check our website or call the office to get the current rate.

• APR=Annual Percentage Rate

## Auto Owners Insurance Discounts

It is our pleasure to offer special discount rates from Auto Owners Insurance Company on auto, home, and personal umbrella insurance. You can also receive multiple policy discounts.

**8% - Homeowners**

**8% - Auto**

**8% - Mobile Home**

**10% - Umbrella**

Call McKenzie-Price Insurance Agency today to find how much you can save!!

(231) 733-4411 [www.mckenzieprice.com](http://www.mckenzieprice.com)

Read more information on the enclosed brochure.

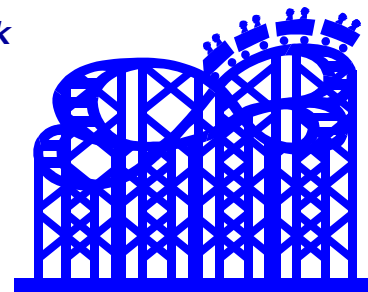
## Congratulations Graduates!

Congratulations High School Graduates. If you are a credit union member, bring in your diploma and we will deposit \$10.00 into your savings account 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. You will also receive a free order of checks to get you started and a pass to the Cinema Carousel, as our gift to you.



## Discount Theme Park Tickets Available

Before heading out to your favorite amusement parks this summer, don't forget to stop into Lakeshore FCU to pick up your discounted tickets and passes.



### Cedar Point

Adults: \$34.00 (\$41.95 @ the gate)  
Junior Tickets (under 48") buy at the gate  
Children 3 and under are FREE

### Michigan's Adventure

General admission \$22.00 (\$24.00 @ gate)  
Children 2 and under are free

### \*New This Year\*

### Double JJ Gold Rush Water Park

Adults: \$22.50 (\$34.00 @ the gate)  
Under 12, \$22.50 (\$29.00 @ the gate)

## LFCU is now offering IRA's

Regardless of where you are on life's journey, a credit union IRA can help grow your retirement nest egg or help towards college expenses.

Choose the IRA that fits your needs:

Traditional, Roth or Educational

Opening an IRA is one of the best retirement planning moves you can make. Your earnings may be tax-deferred, contributions may be tax-deductible and the amount you can contribute each year is increasing.

You can put your IRA funds in a regular share (savings) account or receive a higher dividend with an IRA Certificate of Deposit and pick your term from 6 months to 60 months.

## New Login Pages and Security Questions

For those members who use Home Banking to access their account, you will have noticed a change to the login process. Not only the look has changed, but the new pages educate and inform you about security.

Security questions were designed to allow you to reset your own password if you forget it or disable it. This is a great feature for when you cannot call the credit union office to have it re-set.

We hope you like what you see!



## Check Cashing Policy 2-Party Checks

If you wish to cash or deposit a check that is not originally payable to you, we cannot accept it.

- Checks made payable to one person and then made payable on the reverse side of the check to another person, is considered a two-party check, and is not acceptable.
- Checks made payable to a member and a non-member may be cashed only when both parties are at the credit union to sign and provide identification.
- Checks made payable to a member or a non-member may be cashed by the member only.

Performing transactions for non-members is a violation of the Federal Credit Union Act and the credit union could be fined.

## Holiday Closings

**Independence Day**

Wednesday, July 4th

**Labor Day**

Monday, September 4th

## Second Quarter Dividends

Share Savings.....	1.00% APR.....	1.00% APY
Christmas Club.....	1.00% APR.....	1.00% APY
Vacation Savings.....	1.00% APR.....	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



## Summer Time Travel

Traveling and vacationing during the summer months can be a lot of fun. However, having to worry about the cash you have on hand is NOT! You can help eliminate that worry by taking advantage of several services Lakeshore FCU has to offer.

- Our **Visa Classic Card** has a low **9.9% APR**, no annual fee, and a 25 day grace period.

With the convenience of worldwide acceptance, the Visa Classic makes for a great summer time companion.

- Our **Visa Platinum Card** has an even lower **7.9% APR** with additional benefits. Members with this card can receive ScoreCard Bonus Points, Concierge Service, and \$1,000,000 Travel Accident Insurance. Apply now to have your card in time for your next vacation.
- Leave the hassle of carrying your checkbook behind by using your **ATM/Debit** card. Purchases are deducted directly from your checking account with the added bonus of receiving cash back, with no extra fees.
- We also carry a full line of **Travelers Checks** for your vacationing convenience.



### Lost/Stolen Visa Credit Card

9:00am-5:00pm EST Weekdays

1 (800)-828-3901

After Hours/Weekends

1 (800)-991-4961

### Lost/Stolen MasterMoney Debit Cards

8:30am-5:00pm EST Weekdays

(231) 755-1202 (LFCU)

After Hours/Weekends

## Lakeshore Federal Credit Union

2182 Lakeshore Drive  
Muskegon, MI 49441

[www.lakeshorefcu.com](http://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. - 5:00 p.m.