



# Quarter Notes

A quarterly news publication of

Lakeshore Federal Credit

## Holiday Loan Specials



LFCU is celebrating the holidays with loan specials.

- **October**— This month we are continuing our auto loan specials for new and used cars, trucks, and motorcycles. You can't afford to miss out on these reduced rates for your upcoming vehicle purchase. Come in, call, or check our website for our current rates.



- **November**— Take advantage of our Holiday Loan Special. During this month we are offering a 12 Month Signature Loan with an extremely low 7.9% APR. The maximum draw for this loan is \$1,500.00. Great for holiday shopping and day-after Thanksgiving sales.



- **December**— This month we are celebrating with a Christmas Loan Special. Use the low 7.9% APR to your advantage when you need it most; during the holiday season. The \$1,500.00 maximum draw will be plenty for those last minute gift ideas.



## Season's Greetings From VISA

There is no better time to apply for one of our VISA credit cards. Choose from our **Visa Classic—9.99% APR**, with no annual fee and a 25 day grace period. Or our **Visa Platinum Preferred at 7.99% APR**, with the same great features as our Classic, but you can also earn reward points, receive \$1,000,000 in Travel Accident Insurance, plus Concierge Service is available to make reservations. Apply now to have your card in time for the holiday shopping season. With the convenience of worldwide acceptance, make your VISA CARD your holiday shopping companion.

- ◆ If you are running out of holiday gift ideas this year, try a VISA Gift Card. You choose the amount, they choose where to spend it. VISA Gift Cards are accepted at millions of places—including retail and online merchants—and for phone and mail orders.

## Celebrate Credit Union Day

At Lakeshore Federal Credit Union we take pride in our heritage as a cooperative financial service provider and our connection to credit unions worldwide.



World  
Council  
of Credit  
Unions

On October 18th, We'll celebrate International Credit Union Day along with Credit Unions and their members around the world. Come join us for snacks and gifts. Just one of the ways we want to thank you for supporting your credit union.

## CU\*EasyPay! Has Arrived

Internet bill payment and presentment has never been so easy! Now you can pay all of your bills electronically. You can authorize checks to be sent to anyone. With CU\*EasyPay! schedule payments at your own convenience. CU\*EasyPay! will automatically tell you the earliest date the biller can receive your payment. Some billers will accept same, or next day payments.



### To Enroll:

Simply log on to CU\*@HOME from our website, ([www.lakeshorefcu.com](http://www.lakeshorefcu.com)), log on using your member number and PIN, then click on the "Pay Bills" icon. The rest is EASY! Step-by-step point and click instructions will guide you through enrollment and set-up. After allowing processing (48 hours), you'll be ready to go. Just go back to our website and log into CU\*@home. Then click on "Pay Bills" under "Your Accounts."

## Holiday Skip A Payment

We will be offering our **Christmas Skip-A-Payment** in December on all loans (except Home Equity's). All persons signed on the original loan must come in the credit union office to sign the necessary form.

This is a great way to help reduce additional expenditures we all get caught up in this time of year. There is only a \$12.00 per loan fee.

**Remember, this is for a limited time only!** There will be forms available to sign beginning December 4th. These forms must be completed and received by December 22nd in order to qualify.



## Daylight Savings Time Reminder



Just a friendly reminder to set your clocks BACK one hour on Sunday, November 4th. Daylight Savings Time ends at 2:00 am on that Sunday.



## E-Statements

**If you haven't signed up for E-Statements, it's not too late!**

You can visit our website and go onto Home Banking. From there, click on Personal Preferences and get started with E-Statements today. You will earn \$0.25 per statement period and you will receive your statement earlier than if it was mailed to you. The money will be deposited into your savings account at the end of each statement period. That's up to \$3.00 a year you can earn just by choosing E-Statements!

## Holiday Closings

**Thanksgiving**—Thursday, November 22nd

Day After: November 23rd—Close at Noon

**Christmas**—Tuesday, December 25th

Christmas Eve: December 24th—Close at Noon

**New Years Day**—Tuesday, January 1st

New Years Eve: December 31st—Close at Noon

## 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

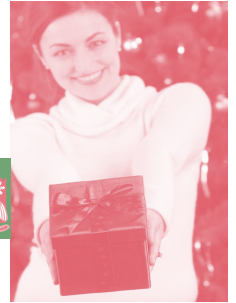
Dividends are declared by the member-elected Board of Directors, are paid out of credit union earnings and therefore cannot be stated in advance.

APY=Annual Percentage Yield



## Christmas Club Accounts

Soon it will be time to start your account for next year or increase your deductions if you come up short this year. Christmas Club payouts are available in savings beginning October 1st. This is a perfect opportunity to start saving early so purchasing Christmas gifts next year won't seem so overwhelming.



## Student Loans

Lakeshore Federal Credit Union is proud to bring student loans to our members through a partnership with AES (American Educational Services).

Both students and parents can apply for student loans with AES. We currently have applications for Stafford Loans and PLUS Loans, or you can click on the student loan link on our website. You may be able to claim a federal income tax deduction for interest payments as well as possible tax credits. AES offers several different repayment plans to fit your specific needs. If you are thinking about going to college, currently attending college, or a parent, come see all the benefits AES has to offer for you.

## Lost/Stolen Visa Credit Card

9:00am-5:00pm EST Weekdays

1-(800)-828-3901

After Hours/Weekends

1-(800)-991-4961

## Lost/Stolen MasterCard Debit Cards

8:30am-5:00pm EST Weekdays

(231) 755-1202 (LFCU)

After Hours/Weekends

1-(800) 754-4128

## Lakeshore Federal Credit Union

2182 Lakeshore Drive

Muskegon, MI 49441

(231) 755-1202

1-(800) 330-6499

Fax: (231) 755-0539

[www.lakeshorefcu.com](http://www.lakeshorefcu.com)

Audio Response:

1-(800) 860-5704, Access #057

**Hours**

M - F, 8:30 a.m. - 5:00 p.m.