

Great Low Rates without the STRINGS!

Hit the road this summer with a Lakes Community Credit Union Auto Loan Special! For a limited time we are offering rates as low as 3.75% APR* for terms up to 72 months on 2010, 2009 and 2008 new and used autos! With rates this low you can't afford to finance your ride anywhere else.

Stop by the credit union or apply online today at www.lakescommunitycu.org to take advantage of our low rates without the strings!

*Rates based on credit. Subject to change without notice.



Don't Forget to "Opt-In"

On June 21st, Lakes Community Credit Union sent ATM and debit card holders a request to "opt-in" to continue to receive Check Protect Overdraft Protection for ATM withdrawals and debit card purchases after August 15, 2010. It is very important that we receive your "opt-in" form, or we will not be able to cover any overdrawn ATM and Debit card transactions after August 15, 2010. If you have questions regarding this change, please contact the credit union and speak to one of our member service representatives.

Lakes in the Community

"People helping people" is part of our credit union philosophy. As a community credit union, we strongly believe in the power of education to help our young adults reach their goals. The Lakes Community Credit Union Scholarship Program is designed to recognize students who demonstrate a desire and commitment to their education.

The recipients are selected based upon a number of criteria, including:

- Academic achievement
- Community involvement
- School involvement
- Work history
- Other outstanding achievements

We would like to thank everyone who submitted applications for this year's scholarship program, and we would like to congratulate our winners and all of our young adult members who are graduating.

Lakes Community Credit Union is proud to award its scholarship to the following outstanding individuals:

Andrew Borkowski
Rikkie Jarvis
Kathleen Johnstone
Benjamin Lemanski
Jackie Truscott
Corey Young



Lakes scholarship winner Jackie Truscott with Lakes Marketing Specialist Jim Boehler

Lakes News

Please join us in welcoming Jim Boehler as Lakes Community Credit Union's new Marketing Specialist. Jim is a graduate of Grand Valley State University and a current MBA student at Walsh College. Jim has been a marketing professional in the credit union industry for the last eight years. Feel free to contact Jim at 248-814-4000 ext. 4060.

Privacy Policy

Lakes Community Credit Union is committed to making available products and services that will meet your financial needs and goals. At Lakes Community Credit Union, nothing is more important to us than our members and potential members. We care about your right to privacy and confidentiality of your personal information. Lakes Community Credit Union offers many products and services — some of which require us to work with other companies to deliver them to you. We collect, retain, and use information about our members only where we reasonably believe it would be useful (and allowed by law) in conducting our business and to provide products and services to our members.

Lakes Community Credit Union collects the following information about you from the following sources:

- Applications and other forms you submit to us.
- Information about your transactions with us.
- Information we receive from consumer reporting agencies.

We may disclose this information about you to the following type of third parties:

Financial Service Providers, such as those that provide mortgage, securities, credit card, and insurance services. At this time, we do not disclose any nonpublic personal information about you to anyone, except as permitted or required by law. We do not reveal specific information about member accounts or other personal information to unaffiliated third parties for their use, except to conduct our business and make products and services available to our members.

If you prefer that we do not disclose information about you to parties that are not affiliated with Lakes Community Credit Union, you may "opt out" of these disclosures. If you wish to be removed from disclosures to parties that are not affiliated with Lakes Community Credit Union, you may call (248)814-4000.

When you visit www.lakescommunitycu.org, our system gathers certain usage information that tells us how and when pages on our site are visited and by how many people. We use this data to help us determine how many visitors use different parts of the site so that we can focus on and improve our web site. We do not collect personal information. This policy applies only to Lakes Community Credit Union's web site and products and services. It does not apply to other companies or web site that we link to. We encourage you to review the privacy policy of web sites before you provide them with any of your personal information.

Lakes Community Credit Union does not use "cookies". (A cookie is a file placed on your hard drive by a Web site that allows it to monitor your visit, usually without your knowledge.) You can set your browser to warn you when placement of a cookie is requested and decide whether or not to accept it.

Lakes is Looking for a Few Good Members!

Have you received GREAT service from the Lakes' staff? Do you LOVE Lakes Community Credit Union's products and services? Has your credit union HELPED you when you needed it?

Lakes CCU is looking for Member Testimonials for upcoming marketing promotions.

We would love to hear from you and share your stories with other members.

If you are interested in sharing your Lakes experiences, please contact Jim Boehler at the main branch, 248-814-4000 ext. 4060.



Keep Your Information Safe

New identity theft and fraud scams are constantly on the rise. Lakes Community Credit Union keeps your information safe, and we ask that you do your part to help us. DO NOT GIVE ANY PERSONAL OR ACCOUNT INFORMATION OVER THE PHONE OR ONLINE! The credit union already has your personal and account information and does not contact members via e-mail or automated phone calls.

If you receive a phone call, text message or e-mail asking for personal or account information, please contact the credit union right away. Remember, legitimate service providers would never request that you give out confidential information over the phone or e-mail.

To assist in keeping your ATM and Debit card secure, keep your PIN number safely filed and try to shield others from seeing you enter your PIN during transactions, whether at an ATM machine or at a checkout.

Holiday Closings

The credit union will be closed on the following days:

Monday, September 6th – Labor Day
Monday, October 11th – Columbus Day



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