

LAKE SHORE FEDERAL CREDIT UNION
Winter 2012 Newsletter



ANNUAL MEETING and ELECTION

The 46th annual meeting and election of officers will be held at Desperados (29 Commercial St) on Wednesday March 14th, 2012.....

Hors D'oeuvres ----- 5:00-6:00pm

Cost for Hors D'oeuvres -----\$2.00 per person

Meeting/ Election (FREE)----- 6:00-7:00pm

Cash Bar \$\$ ----- 5:00 pm

Tickets must be purchased by Friday March 9th---

NO TICKETS AT THE DOOR!!!

All monies from ticket sales to benefit CULAC-CUPAC

There are 3 seats open for election this year. Anyone wishing to run for a director's position may call Mary Jayne Ginnitti @ 549-0764. If necessary, voting will be available in the office on March 9th, 12th, 13th from 9am-4:30pm and March 14th 9am-3:30pm.

OFFICE CLOSED

Monday January 16th - Martin Luther King Day

Monday February 20th - President's Day

The office will close at 4:00pm on Wednesday March 14th for the annual meeting.

OFFICE HOURS

We open Monday-Friday at 8:30am. We close at 5pm on Mon, Tues, Wed and Fri. with same day transactions until 4:45pm. Deposits & loan payments will be accepted until 5pm, but no withdrawals after 4:45pm. On Thursday's we are open until 6pm with same day transactions until 5:45pm.

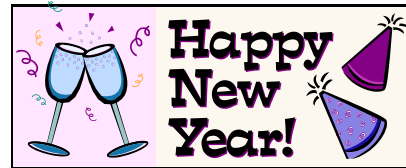


Winter



BENEFICIARIES

The New Year is a great time to verify the beneficiary on your account(s), and to update your information if needed. Just stop by or give us a call and we would be happy to check for you!



LOAN SPECIALS

****HOLIDAY RECOVERY LOAN....**The holidays are over and now's the time to catch up with all those bills!! Any amount for 12 months @ 4.75%
****NEW AUTO LOAN SPECIAL....**Rates starting at 2.99% for 2011 & 2012 vehicles

IMPORTANT NEWS:

We are offering our members a FREE year-end financial review with Merrill Lynch!! If you are interested in an appointment, please contact the credit union

REMINDER:

***VISA PAYMENTS** are due on the 21st of each month
***LOAN PAYMENTS** are ALWAYS due on the last business day of the month. If you are having a problem making your loan payment, please call the credit union and we would be happy to work out payment arrangements with you.

TAX TIME IS COMING....

Why not have your IRS tax refund directly deposited to your checking account? All you need is our routing/transit number and your checking account number. Our routing/transit number is 222379124. You can find your 14 digit checking account number on the bottom of your checks, immediately following the routing number.