



LAKE SHORE FEDERAL CREDIT UNION

Fall/Winter 2015 Newsletter



HOLIDAY CLOSINGS

- Monday **October 12th** - Columbus Day
- Wednesday **November 11th** - Veterans Day
- Thursday **November 26th** - Thanksgiving Day
- Friday **November 27th** - We will be open from 8:00am to 12:00pm
- Thursday **December 24th** - We will be open from 8:00am to 12:00pm
- Friday **December 25th** - Christmas Day
- Thursday **December 31st** - We will be open from 8:00am to 11:00am
- Wednesday **January 1st** - New Year's Day

DID YOU KNOW...

The Credit Union
NEVER front loads
interest to any of
our loans?
Call the office for
more details!!

The Christmas Club accounts will be automatically transferred to your Share Savings Account on **Wednesday October 7th**. The club accounts will continue automatically for those who already have one. If you don't have one, now would be a great time to start saving for next year!!



**It's never too early
to start saving
for next Christmas!**

HAPPY HOLIDAY'S!!!



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Up to \$3000 18 mos. 5.25%

\$3001 TO \$6000 24 mos. 5.50%

SPOOK-TACULAR LOAN SPECIAL*

*certain restrictions apply

**NEW & USED AUTO
LOAN SPECIAL**

We Have Slashed our
Rates by .60%!!!!

Rates start at



1.65%*



-New Purchases

-Refinancing from another institution

-Model years 2009-2016

Stop by for an application!

*Certain restrictions may apply

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IMPORTANT DEBIT

CARD INFO



When using your Visa **DEBIT CARD**, be sure to pay attention to

how the transaction is being processed. If the transaction is processed as a **CREDIT CARD**, we will not charge your account for the transaction. If it is processed as a **DEBIT CARD**, you will be subject to a transaction fee. We allow four free debit card transactions per month. If you have more than four debit card transactions per month, your account will be charged \$1.00 for each one thereafter. Merchant fees may also apply at the time of transaction.

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.

STOCKING STUFFERS



It's not too early to think about holiday shopping!! Holiday Visa Gift Cards make great gifts for the person that has everything!! We also have discounted Regal Movie Tickets. They make GREAT Stocking Stuffers!

REMINDERS...

- We have a night deposit located in the front of our building. Any deposits received after 8:30am will be processed the next business day
- All loan payments are due the last business day of the month
- Visa payments are due on 21st of the month. We accept Visa payments here at the office

HAPPY HOLIDAY'S!!!