



Lakeside

CREDIT UNION

Your Money Summer 2018
Your Community Volume 19
Your Credit Union Number 2

Notes of Interest

Make summer sweeter with a



VACATION LOAN

Long days, warm nights, no school, flex time, easy living - summertime really is the sweetest season. And no summer is complete without a fun-filled, sun-filled, memory-making family vacation! While we'd all love to plan the ultimate warm-weather getaway, for some the expense is just too much for our pocketbooks to handle. Don't fret - you can make your summer even sweeter and your dream vacay a reality with the help of Lakeside Credit Union.

Up to \$2,000 as low as 6% for 12 months.
HURRY! Promotion ends July 31st

CONGRATULATIONS
CLASS OF 2018



Lakeside Credit Union awarded it's scholarship
to Benjamin Muha

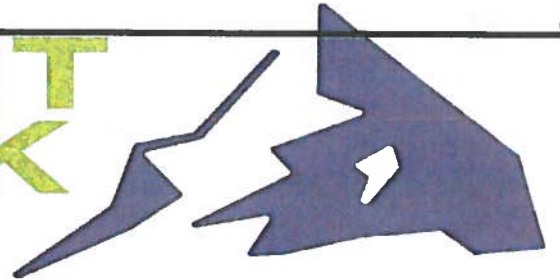
Congratulations Benjamin!

NOW IS THE TIME TO JOIN!

As a credit union member, you know the benefits of belonging - lower rates on loans, competitive rates on savings and friendly, caring service. We treat you like you own the place, because you do. As a financial cooperative, we exist only for one reason: to provide you, our valued member-owner, with products and services to help you reach your financial goals. Once we ensure we have strong reserves (our rainy day fund), any profits we earn don't go to outside stockholders. They are returned to you in the form of improved rates and better ways to deliver services to you.

So why not do yourself and others a favor and pass the word about joining the credit union? You'll do yourself a favor because as our membership grows, so does our capacity to provide the very best services. You'll do your friends and family a favor by introducing them to the credit union difference - a difference that can help them secure their financial futures. So share the benefits of belonging today. And thanks for being our member!

POINT
ROCK
GROUP



Point Rock Group, a subsidiary of the TN Credit Union League, was created to provide products and services to meet the unpredictable needs of its clients. Whether you are an individual, family, group or company, our commitment at Point Rock Group is to provide the highest level of products and services available in this ever-changing market. Our major focus is researching and implementing insurance and insurance related products that bridge the gaps created by critical life events. We exist to fully support and serve our clients' changing lifestyles & financial needs.

for more information come to the credit union and get a free brochure that explains supplemental health plans for heart attack, stroke, & cancer at low rates.

the LAST Word

Everybody wants happiness, nobody wants pain, but you can't have a rainbow without a little rain!

We've got **A+** rates for
Back To School Loans

It's back to school time. Homework for your kids. Bills for school supplies, clothes, activity fees and more for you. According to the statistics portal statista.com, in 2017 the planned back-to-school expenditure among U.S. consumers was \$687.72. If you're faced with a similar hit to your pocketbook this year, look to the credit union for a Back To School Loan. Our rates are A+ and will help you manage your expenses

Up to \$2,000 as low as 6% for 12 months. Promotion begins July 16th thru September 28th



We've partnered with Sallie Mae to offer you the smart option student loan. It's flexibility makes it an ideal solution for students and families who still need financing after maximizing grants, scholarships, and federal student loans,
 No origination fee and no prepayment penalty
 Ability to borrow up to 100% of the school-certified cost attendance
 a quick and easy online application that takes about 15 minutes to complete
APPLY TODAY!

www.salliemae.com/smartoption/lecu

Have Extra Cash this Summer with

SKIP A PAYMENT



Summer vacations are meant to give you a chance to relax and recharge your batteries, enabling you to be more productive when you're back on the job. So don't cancel out those benefits by stressing out about having enough money in your pocket to do fun things with your family and friends. Instead, ask us if you can take a short vacation from your loan payment through the credit union's Skip A Payment program. With Skip A Payment, members in good standing can elect to defer their monthly payment on a qualified loan. (Interest will still accumulate.) To find out more about how you can take advantage of Skip A Payment, call on the credit union. Then relax, recharge and restore this summer knowing your loan payment is on vacation, too.

Available July 1st thru August 31st.

F.Y.I.

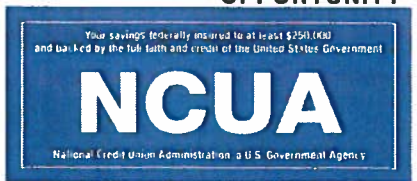
Starting September 4, 2018 our loan processing fee for collateral loans will be \$20.00

You may elect to add this fee to the balance of your loan during the underwriting process.

Don't forget to REFER-A-FRIEND! Anyone from BENTON, HUMPHREYS, & DICKSON Counties who LIVES, WORKS, ATTENDS SCHOOL, WORSHIPS IN THAT COUNTY, or HAS AN IMMEDIATE FAMILY MEMBER THAT HAS AN EXISTING ACCOUNT WITH US IS QUALIFIED TO JOIN FOR MEMBERSHIP
 By referring a friend, you will both be put into our drawing for a \$50 visa gift card per member!
 The drawings are held at the end of June & December

Privacy Notice- Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed and you may review our policy and practices with respect to your personal information at www.lecu.coop, or we will mail you a free copy upon request if you call us at 1-800-819-0792.

Chemours Plant Site: 7am-2:45pm, Mon-Fri (closed 12:15-12:45 daily for lunch)
 Hwy 70 Site: Lobby 9am-4:30pm, Mon-Fri
 Drive Thru: 9am-5pm, Mon-Fri
 Phone: Toll Free (800) 819-0792
 Plant Site: (931) 535-7269
 Hwy 70 Site: (931) 535-3750
 Website: www.lecu.coop



Deposits are federally insured by NCUA up to \$250,000

Notes of Interest is published as an information source to all members of Lakeside Credit Union