

Money Matters

www.lakecountyedufcu.org

Winter 2012

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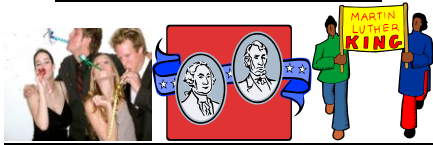
Do you have a senior in high school?

The Northeast Chapter of credit unions is awarding 3 scholarships for a total of \$3,500 to any student that lives in Ashtabula, Lake, and Geauga counties. We have the application available at our office or you can print a copy from our website. www.lakecountyedufcu.org Look for the logo above on our home page. You must be a senior or already attending college to apply.

Free \$\$\$ so get an application and apply today!

*Applications must be post marked by February 10, 2012 to be considered

HOLIDAY CLOSINGS



NEW YEAR EVE

Saturday-December 31st

NEW YEAR DAY

Observed Monday- January 2nd

MARTIN LUTHER KING JR

January 16th

PRESIDENT'S DAY

February 20th

HOURS OF OPERATION

LOBBY

MON TUE THUR 10:00-5:00

WED 2:00-6:00

FRI 10:00-6:00

SAT 9:00-12:00

(drive thru only Sat)



*Certificate Special 5 year CD at 2.00 / 2.015apy



Federal Benefits to be Paid Electronically By March 1, 2013

The U.S. Department of Treasury will make all federal Benefit payments electronically by March 1, 2013. People applying for federal benefit payments must choose an electronic payment option. The option is either a direct deposit or a Direct Express Debit MasterCard. Those that currently receive a paper check must also choose one of these options and switch by March 1, 2013. Federal benefits are considered Social Security Administration (including supplement security payments) Veterans Affairs, Railroad Retirement Board, Office of Personnel Management, and Department of Labor. You may sign up or get additional information online at www.GoDirect.org, or call 952-346-6055. If you choose the direct deposit option we can help you with the information needed.

Christmas spending can lead to a New Year of debt.

We can help! With no balance transfer fees and rates as low as 9.80% APR. Why would you not have a Lake County Educational Visa? So let us help you by consolidating that debt onto one card with a low rate. Quit throwing money way to the high interest store cards. Come in today and fill out a Visa application and start the New Year on the right track!



Save the Date March 5th



We will be holding our annual meeting at Riverside High School cafeteria on March 5th. If there is a snow day we will move the date to March 6th. All members are welcome! We will have light refreshments and prizes. If you would like to run for the board you must notify us in writing by February 1st. You must also include a biography about yourself with your written notification.

We would like to congratulate Robert Sylvester for being the winner of the iPad!