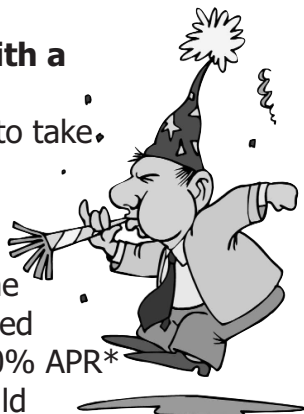


LOAN PROMOTIONS

New Year's Loan

Slim Down Your Payments with a New Year's Loan!

It's a new year and a great time to take new direction with your finances. Don't put it off – act now and save money and headache by consolidating all your bills into one with our New Year's Loan. Qualified borrowers can get \$2,000 at 8.50% APR* for a term of 12 months. You could end up with a lower payment overall! To figure out what your payment will be, stop by and see us for assistance or visit the website and use online calculators. You can apply for the loan online, too. Let 2010 be the year your finances get into shape (even if you don't!).



*Annual Percentage Rate. A loan amount of \$2,000 with 8.50% APR and term of 12 months would result in a monthly payment of approximately \$174.42. Credit Life & Disability Insurance is available at a minimal charge to the member. All rates and promotions are subject to change without notice.

Skip-a-Payment in January



It's back! Lake County EFCU is offering members a chance to Skip-a-Payment in January on your auto loan or personal loan with us. The fee is just \$30 per loan. This could help you play catch up on other bills stacking up from the holidays. (Sorry, real estate loans and VISA card payments cannot be skipped). Give us a call today or see the website for more details. Hurry before January skips on by, too!

MEMBER EVENTS

Don't Miss Our Annual Meeting!

WHEN: Wednesday, March 1, 2010

WHERE: Riverside High School
585 Riverside Drive
Painesville, Ohio



TIME: 7 p.m.

IN CASE OF BAD WEATHER: The meeting will be rescheduled for Tuesday, March 2 (same time & place.)

Join us for food, prizes, and mingling with fellow members.

We hope to see you there!

RATES

LOAN RATES

At Lake County Educational FCU, we offer risk-based lending to our members. This means that your own income and credit history determine the rate you receive. The better your credit history, the better your rate is!

New Autos* (2009-2010 models)	APR (as low as)
Up to 36 months	4.99%
Up to 48 months	4.99%
Up to 60 months	4.99%
Up to 72 months	4.99%



Used Autos* (2006 - 2008 models)	APR (as low as)
Up to 48 months	7.25%
Up to 60 months	7.25%

Other Loans	APR (as low as)
Signature Loans	13.00%

Home Equity Loans	
Closed-end Fixed Rate	Please call for current rates
Open-end Variable Rate	Please call for current rates

First Mortgages	call for daily rates
------------------------	----------------------

Promotional Loans	8.50%
<small>(12 -month term with \$2,000 maximum limit)</small>	

VISA Gold Cards	9.80%
<small>(Rate applies to purchases, cash advances and balance transfers)</small>	

*Based on individual credit history. Incentive deductions may apply.

SAVINGS RATES

Share Dividend Rates	APR	APY
Regular Shares	.30%	.30%
Money Market	.75%	.75%

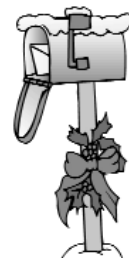
Share Certificate Rates	APR	APY
6-month	1.00%	1.00%
12-month	1.25%	1.26%
18-month	1.40%	1.41%
24-month	1.80%	1.81%
36-month	2.20%	2.21%
48-month	2.30%	2.32%
60-month	2.40%	2.42%

Rates effective as of January 1, 2010. Dividends are paid quarterly. Rates are subject to change any time. APR=Annual Percentage Rate APY=Annual Percentage Yield

Call or visit us online for all of our current rates!

MEMBER REMINDER

All 1098 and 1099 tax information will be mailed to members by the end of January 2010. If you have any questions about this tax information, please call us.



PRODUCT HIGHLIGHT

\$250,000 Account Insurance

Lake County Education Federal Credit Union wants to assure you that your savings are safe with us. Your funds are federally insured up to \$250,000 on your deposit accounts including Share Accounts, Share Certificates and Checking Accounts by the National Credit Union Administration (NCUA) through the National Credit Union Share Insurance Fund (NCUSIF). For more detailed information about your account insurance coverage, please visit NCUA online at www.ncua.gov, or stop in and talk to any credit union representative. We'll be happy to answer your questions.



MEMBER REMINDER

We Need YOU for Our Board!

Did you know our Board of Directors is made up of volunteers right from our membership? Every member is eligible to run, so if you'd like to help determine the direction of the credit union, now's your opportunity to nominate yourself for a seat on the Board. We'll have 2 seats up for re-election this year. Nominations are now being accepted. Submit your nomination in writing to:
Manager
1595 Mentor Avenue
Painesville Township, OH 44077.
Board members will be elected at the Annual Meeting scheduled for March 1, 2010.



MEMBER EDUCATION

Financial Fitness: How Do You Shape Up?

People talk about getting in physical shape each new year, but what about your financial fitness...is it "buff"? Financial fitness can even affect your physical well-being. Are high interest rates weighing you down? Consider our Car Loan that offers great rates and flexible terms. Refinancing can also save you hundreds in interest. What about a balance transfer from other creditors' higher rate cards to our VISA® which will leave you with one low, easy monthly payment. And ask if our Secured Loan is a "fitness routine" option that works for you to consolidate bills. It just takes a phone call to let us help you shed unnecessary charges, fees, and debt, and you can start healthier finance habits for 2010!



MEMBER NEWS

VISA® Rates Stay Steady at LCEFCU

When you have a Gold VISA® credit card from our credit union, you save money in many ways. Approved card holders enjoy **NO annual fee, NO balance transfer fees**, and the same low rate for purchases and balance transfers. With a rate as low as **9.8% APR* with the Gold VISA**, approved members will also save money avoiding higher-rate credit cards and department store charge cards. AND you can rest easy knowing Lake County Educational FCU has not raised our VISA rates or fees like other financial institutions. Apply today and start saving immediately!

*APR=Annual Percentage Rate

HOLIDAY CLOSINGS



Martin Luther King, Jr. Day

Monday, January 18th

Presidents' Day

Monday, February 15th

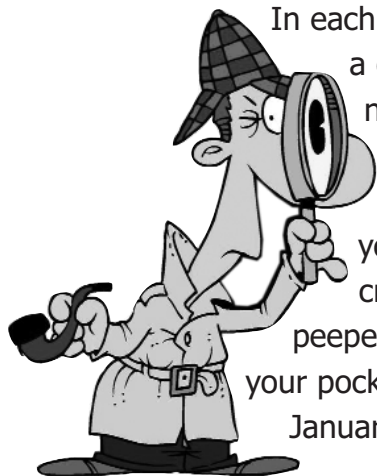
Good Friday

Friday, April 2nd (close at 4:00)

MEMBER REMINDERS

Find Your Account Number, Win \$75!

In each quarterly newsletter, we hide a credit union member's account number somewhere within the articles. If you find the hidden account number and it's yours, you win a prize of \$75 from the credit union! So keep your peepers open and put some cash in your pocket! But you must call by January 31st to claim the prize.



Lake County Educational

Federal Credit Union



MAIN OFFICE

1595 Mentor Avenue
Painesville Township, Ohio 44077
Phone: 440-352-4732
Fax: 440-352-3732

Hours of Operation

Monday 10am - 5pm
Tuesday 10am - 5pm
Wednesday 2pm - 6pm
Thursday 10am - 5pm
Friday 10am - 6pm
Saturday Closed



www.lakecountyedufcu.org