



New and exciting improvements to our mobile app!



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April 2016

LMCUnews

Member Newsletter



It's back! Our \$25,000 Home Makeover Giveaway entry window is now open. You can enter at LMCU.org, any branch location, most of our ATMs, or through our Facebook page. Enter often for your shot at a \$25,000 cash prize. Last year's winner, Susan Geerling, entered just about every day. Contest ends May 27, 2016.

You can enter once per day for the duration of the contest. Entrant must be 18 and a Michigan or Florida resident. For a complete list of contest rules, see LMCU.org.



LMCUFinancials

As of February 29, 2016

Assets	\$4,291,018,701
Loans	\$3,086,995,659
Savings	\$3,302,894,623
Members	345,930

Spring real estate selling season is a go!

Just as surely as the tulips and daffodils break open this time of year, so does the spring real estate selling season. Smart sellers are already in the marketplace, with smart buyers right behind. The supply of available listings peaks about now, so selection is as good as it gets.

Most folks look to be in their new homes by mid-summer, so kids can get enrolled in their new schools. That means right now is prime time if you're looking to buy. And with rates still hovering near historic lows, the timing couldn't be better.

Talk to a home mortgage professional at Lake Michigan Credit Union. We'll guide you through the process. You can even get pre-approved to show sellers you're serious, giving you a negotiating edge over other buyers.

Once your offer is accepted, lock in with us at a guaranteed low rate*. We'll get the process moving quickly. And LMCU's closing costs are some of the lowest anywhere.

You don't need a big downpayment to get started. Call us at (844) 890-9767, visit us online at lmcu.org, or stop by any branch location.

*Our Low Rate Guarantee: Lake Michigan Credit Union will match any legitimate competitor's offer, or credit the borrower \$300 off closing costs. Our low rate guarantee cannot be combined with any other offer.



Get up to \$15 off any premium TurboTax product

Just for being an LMCU member!



LMCU members can score great discounts on America's premier self-tax preparation program. TurboTax is remarkably simple and requires no special tax knowledge - even for complexities like itemized deductions, investments, rental property income and small business applications. TurboTax asks a series of basic questions about your life and finances, and puts that information into the correct tax forms for you. It automatically double-

checks in real time and coaches you every step of the way. If you have questions, TurboTax has fast answers.

Take advantage of great LMCU member discounts! With TurboTax, you're guaranteed the maximum refund possible - or your money back. Get started with TurboTax today and save! Look for the TurboTax link

on our home page at LMCU.org.

More security measures for LMCU Online Banking and mobile app users

Keeping your digital data safe and secure is a big responsibility that we take very seriously. Because of that, we're enhancing Multifactor Authentication (MFA) capability to LMCU's suite of security measures. MFA combines two or more independent credentials to create a layered defense against unauthorized access.

Please take a moment now to log on to LMCU Online Banking.

Go to the My Profile tab and update your address, phone numbers and email address.

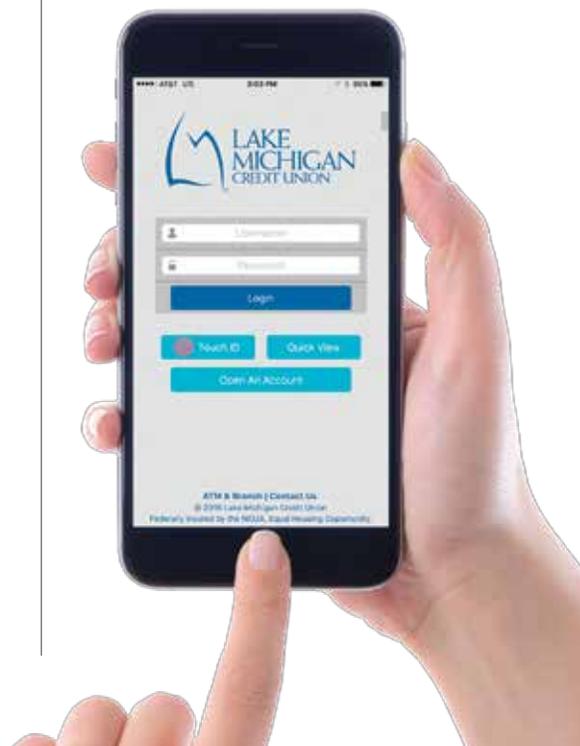
LMCU Annual Meeting Notice

The annual meeting for members of Lake Michigan Credit Union will be held on Monday, April 25, 2016, at the credit union's corporate office located at 5540 Glenwood Hills Parkway, SE, Grand Rapids, MI in the 1st floor training room, starting at 5:30 P.M. In accordance with the credit union's bylaws, the Secretary hereby submits the following election notice: Four Board of Directors' term of office will expire at this meeting. The four incumbent Directors have decided to serve another three year term. They are Gretchen Tellman, David Bardolph, Tom Theoret and Robert White. No nominations will be taken from the floor.

Mobile banking is just one touch away!

You can now access the LMCU mobile app simply by using your fingerprint.* This and other convenient upgrades are now available on our mobile app! Log in and explore the new features today! Don't have the app yet? It's available for free at the Apple App Store or Google Play.

* With Touch ID enabled smart devices.



Lake Michigan Investment Services: Taking care of business means taking care of employees

Employee benefits have always been a crucial part of attracting and retaining quality staffers. With corporate pension programs becoming increasingly rare, employees are now responsible for funding larger shares of their retirement plans.

As an employer, you walk a fine line between hiring smarts and fiscal responsibility. Employees look at their benefit package as part of an overall decision to stay with an employer, or to seek alternatives.

But you needn't "break the bank" to give your employees competitive retirement benefits. Small businesses in particular have a number of options available that allow them to create cost effective employer-sponsored retirement plans. They include 401(k), 403(b) and Simplified Employee Pension (SEP) plans, among others. A number of factors will affect your choices, like your company's size, makeup and financial footing. You'll also need to address employee education, access and administration.

Securities products offered through LPL Financial and its affiliates. Member FINRA/SIPC. Insurance products offered through LPL Financial or its licensed affiliates. Lake Michigan Credit Union and Lake Michigan Investment Services are not registered broker/dealers and are not affiliated with LPL Financial.

Not NCUA Insured. No Credit Union Guarantee. May Lose Value.



Certainly, choosing the right retirement plan specifics can be a complex process. Take advantage of the help and guidance of a Lake Michigan Credit Union financial advisor.

Call to schedule a time to meet with one of our advisors. We'll get to know you and your business, and develop a rational, financially prudent plan to provide real value to your employee benefit packages. Call us at (616) 234-6524, or go online to lmcu.org/investments.



We're shredding again!

Keep your information private and safely dispose of all those sensitive paper docs for free! Shred Your Stuff Day is a very popular event around here. The line might get long, but it moves fast. Six box limit, please!

Saturday, April 16

LMCU Glenwood Hills
Corporate Office
5540 Glenwood Hills Pkwy., GR
8 AM to 11 AM

Saturday, April 23

Portage Branch
4084 West Centre Ave., Portage
9 AM to 11 AM

For more details, visit
lmcu.org/Perks or call
(616 or 800) 242-9790.





SUPERIOR FOODS CO.

“Most business owners don’t expect commercial banking and lending capabilities from a credit union. And I was skeptical, too. I just didn’t think any credit union could be big enough to handle my business. I was wrong – at least when it comes to LMCU.”

-Jim Oosterhaven

Commercial Banking Spotlight: **Superior Foods**

Ask Jim Oosterhaven of Superior Foods what his favorite food is and he hedges a bit. When pressed he confesses, “Okay, probably a New York Strip. But it’s got to be rare.”

As a wholesale processor and distributor of a seemingly endless menu of “center of plate” meats, seafood and produce, Oosterhaven has many favorites. Food aside, count Lake Michigan Credit Union among them.

Jim is the owner of Superior Foods in Grand Rapids. This family-owned and operated business, now in its third generation, was founded in 1956 by Jim’s father, Bruce. In 1998, Jim took the helm of a then \$19 million per year enterprise that has since grown to over \$84 million. All that growth means a need for robust business banking capabilities.

“Originally, I felt the need to be with a big bank. I wanted the stability and resources. But over time, long distance decision-making and a lack of personalized service had me rethinking my decision. I had known LMCU’s Keane Blaszczyński from years before, and when he approached me on behalf of LMCU Commercial Banking in 2014, I took a close look.

“Keane showed he really understood our needs. He’s always available and frequently attends our Key Executive monthly meetings. I think the word “partnership” is over-used and misapplied these days, but I really feel it with Keane and LMCU.”

Oosterhaven continues, “Most business owners don’t expect commercial banking

and lending capabilities from a credit union. And I was skeptical, too. I just didn’t think any credit union could be big enough to handle my business. I was wrong – at least when it comes to LMCU.”

“There’s something quite different about this relationship versus other lending relationships we’ve had in the past. Trust. The trust level in both directions just seems higher. We both ‘get’ each other, and know each other’s needs very well. You might think I’m kidding – that I embellish how good this relationship is. I’m not. It’s that good.”

With a staff of 165 and a 22-truck fleet, Superior Foods ships to grocers, restaurants, universities and hospitals throughout the Great Lakes region. Over 800 grocery retail clients include Meijer, Kroger, Spartan Foods, Forest Hills Foods, D&W and Family Fare. Superior supplies over 500 restaurant and food service clients, including Cascade Country Club, Egypt Valley Golf Club, Amway Grand Hotel, Uccello’s, Leo’s, Chop House, West Michigan Whitecaps as well as the Grand Hotel on Mackinac Island and Park Place Hotel in Traverse City. Spectrum Health, Michigan State University, Notre Dame, Hope College and Calvin College are all regular stops.

So if you end up with one of Superior Foods’ New York strip steaks at the center of your plate, be sure to order it rare. “Anything beyond that is a crime.”

Contact Information

Phone:

(616) 242-9790
(800) 242-9790 Toll Free
(616) 942-3360 Phone Banking
(800) 796-3360 Phone Banking
(844) 890-9767 Mortgage
(616) 301-8899 Home Equity Loans
(616) 234-6630 Commercial Lending
(616) 234-6979 LM Insurance Agency
(616) 234-6301 Investment Services

Website: www.LMCU.org

Mailing Address:

P.O. Box 2848, Grand Rapids, MI 49501



Federally insured
by the NCUA