



Holly Jolly Toy Drive Ramps Up

Every Christmas season, LMCU takes the lead reindeer position in providing holiday gifts to non-profit organizations like Helen DeVos Children's Hospital, Grand Rapids Public Schools and Munson Medical Center. And you can help! Bring in any new, unwrapped toys (no weapons or violence-themed toys, please) to any LMCU location through December 10. They'll all be donated to local children in need at area hospitals and schools. Visit www.lmcu.org for more details and a list of recipient organizations.

First-time homebuyers trust their dream to LMCU



Michael Joyce and his wife Lauren are two young professionals living in downtown Grand Haven. Searching for their first home, they were predictably apprehensive about the process.

Mike explains, "We toured the house and loved it. The realtor suggested we get an offer in quickly, but we hadn't even attempted to get a pre-approval letter. Yet here we were, thinking about putting an offer in on a house. Terrifying."

"Luckily for me, my current boss enthusiastically referred me to LMCU and personally connected me with a loan officer. I had a pre-approval letter within an hour after getting in touch, and from there on out, things went unbelievably easily," Mike continued.

"The level of service was awesome - I can't count how many times I called with a question or to ask for guidance. All my questions were welcomed, and this level of attention just made my wife and me feel very comfortable. I wouldn't even begin to consider going through a different financial institution for my next mortgage," Mike stated.

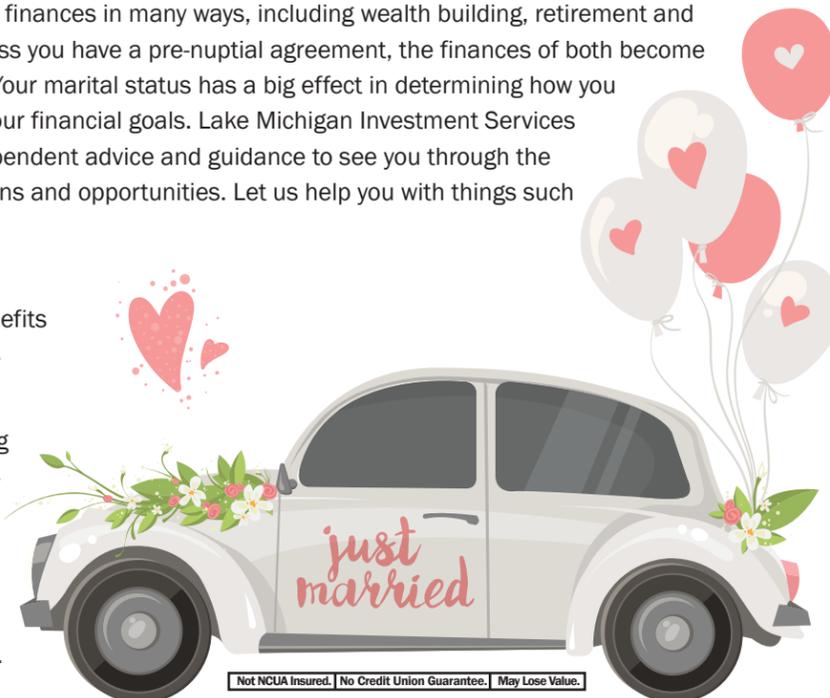
This could be you. Call, click or stop by any LMCU branch location to get started on YOUR dream.

Investments - Marriage and Finances

Marriage affects your finances in many ways, including wealth building, retirement and estate planning. Unless you have a pre-nuptial agreement, the finances of both become the finances of one. Your marital status has a big effect in determining how you go about achieving your financial goals. Lake Michigan Investment Services (LMIS) provides independent advice and guidance to see you through the maze of today's options and opportunities. Let us help you with things such as:

- Building wealth
- Retirement Benefits
- Estate Planning
- Tax Planning

Contact LMIS by going online to lmcu.org/investments, or call (616) 234-6358 for a free, no obligation financial review of your unique situation.



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

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Call Center Now Staffed with Spanish-speaking Representatives



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December 2016

LMCUnews

Member Newsletter



Santa Squad ready to spread the cheer!

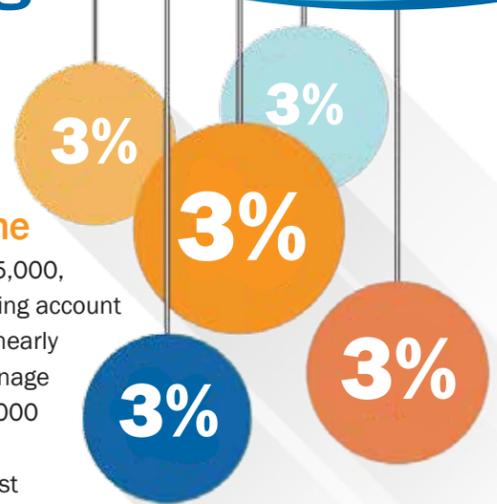
Look for those LMCU-blue Santa hats. That's your sign that holiday happiness is in the air! Santa Squad members will be spreading good cheer Monday through Saturday, all during the month of December! Check out LMCU's Facebook and Twitter pages to follow along.

3% Max Checking - BEST Checking Account in the Nation!

- Money Magazine

Citing its outstanding 3% APR on balances up to \$15,000, Money Magazine puts LMCU's landmark Max Checking account atop its nationwide list. That means you could earn nearly \$450 per year in exchange for just a few easy-to-manage usage requirements. Plus no monthly fees, over 55,000 free ATMs and no minimum balance.

Considering most bank checking accounts pay almost nothing in interest, if anything at all, Max Checking easily tops the list. Better than a CD. Better than a money market account. Even better than many investment-grade financial vehicles. Are you making the most of your money? If you haven't already, apply for a 3% Max Checking account today! Visit our website for more information or stop into any branch.



Season's greetings from your LMCU family!

Whether you've been with us for decades, or have just opened your first account with LMCU, we extend our sincerest wishes for the warmest of holiday seasons. The holidays are the perfect time to gather and rekindle the bonds we have with family, friends and neighbors.

On behalf of our over 1,000 staff members, I want to personally wish you the happiest of holidays. We look forward to serving you more completely than ever in the coming year.



Sandy Jelinski
President/CEO

Contact Information

Phone:

(616) 242-9790
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(800) 796-3360 Phone Banking
(616) 234-6630 Commercial Lending
(616) 234-6979 LM Insurance Agency
(616) 234-6301 Investment Services
(616) 301-8899 Lending Center

Website: www.lmcu.org

Mailing Address:

P.O. Box 2848 Grand Rapids, MI 49501



Federally insured by the NCUA

Give the gift of Griffins!

Put your favorite hockey fan (or yourself!) in the stands for a great AHL game pitting the Grand Rapids Griffins against the Milwaukee Admirals on February 4. LMCU members get a great deal on an exciting night of pro hockey, plus extra swag! Tickets available at all Grand Rapids area branches while they last!



Upper Bowl - Member Price: \$13 each
 Lower Bowl - Member Price: \$17 each
 Ticket Package includes:
 - Game ticket
 - \$3.00 food voucher
 - FREE t-shirt voucher (get your tee at the game)
 - First 2,000 fans get a LMCU & Griffins Tyler Bertuzzi bobblehead



LMCU's Allpoint ATM Network - 55,000 Surcharge-Free ATMs for members

Of course, LMCU has its own free ATMs all over west Michigan, but we also partner with the Allpoint ATM Network to get you access to your cash all over the US and abroad! This means your LMCU debit card is now good for cash withdrawals and account transactions at over 43,000 locations in the US alone, with another 12,000 ATMs in Canada, Mexico, Puerto Rico, UK and Australia. You'll also find them in many regional and national retailers like:

- Target
- CVS Pharmacy
- 7-Eleven
- Walgreens
- Costco
- Kroger
- Safeway, and many more

Locator apps are available for iPhone, Android and Blackberry smartphones for great on-the-go convenience. Allpoint ATM locations are also integrated within LMCU's own web, mobile and phone applications.



Bilingual Banking Available!

LMCU's Call Center now has dedicated Spanish-speaking representatives, ready to assist our members with their financial needs.

Live, real-time bilingual services are now available:
 9:00 A.M. to 5:30 P.M. Mon – Thurs
 9:00 A.M. to 6:00 P.M. Fridays

El centro de llamadas de LMCU ahora tiene representantes dedicados de habla hispana, listos para ayudar a nuestros miembros con sus problemas financieros.

Servicios bilingües en tiempo real y en vivo ya están disponibles:
 9:00 A.M. to 5:30 P.M. Lunes a Jueves
 9:00 A.M. to 6:00 P.M. Viernes

Annual Hutt Scholarship entry window is open!

LMCU's Lloyd F. Hutt Scholarship essay contest is open for entries. Established back in '91, this program awards ten \$2,000 grants to be used toward the future academic goals of its winners. For 2016-17, entrants will be writing a 750-1,500 word essay.

It's open to all high school seniors!

This year's essay topic:

You have the entire country's attention for one hour. What would you say?

Essays will be evaluated by an independent panel of judges, with greater attention paid to creativity, enthusiasm, clarity and originality rather than mechanical or grammatical proficiency.

Application deadline: January 31, 2017

Winners announced: May 2017

High school seniors must complete an application online at www.lmcu.org.



Hutt
SCHOLARSHIPS



Medicare open enrollment ends December 7



If you're currently enrolled in Medicare, your once-a-year opportunity to change or adjust plan specifics is ending soon - Wednesday, December 7. You'll be able to change your plan coverage for 2017 during this time. If you're good with your existing plan, you'll be all set. But if you'd like to change anything, now is the time! Contact Christine Collins at (616) 234-6997 for a free Medicare plan review to see if you should make changes or go with what you have.