

LINES

A Publication of Lenco Credit Union



YOU WIN!

with a **FIRST RATE CREDIT CARD**
from **Lenco Credit Union**

Now offering
a NO FEE VISA Platinum Card* at a low

- Fixed Rate
- No Annual Fee
- 25-day Grace Period

7.99%^{**}

APR

It's Easy to Switch and Save!

Call (866) 90-LENCO or visit www.lenco.org.

*Lenco Credit Union determines the issuance of Visa Platinum, Gold, or Classic dependent upon your credit score and other qualifications. Contact the office for more details. **APR – Annual Percentage Rate.

Financial Experts Say Credit Unions Offer the Best and Friendliest Credit Cards...

Credit Unions have been saying it all along but now it's a recognized fact... "People looking for a low-rate, no hassle, easy-on-the-fees credit card may want to stop by their credit union. The reasons are many – some cold and hard as numbers, others as warm as relationships and communities."
(bankrate.com)



NOTICE OF ANNUAL MEMBERSHIP MEETING

All members are invited to attend the 41st Annual Membership Meeting of Lenco Credit Union to be held on Thursday, March 18, 2010. The meeting will start at 7:00 PM and will be held in the Tobias Room at Ritchie Marketplace on the Adrian College Campus.

The agenda for the meeting includes reports on the financial condition of the credit union and election of Board of Director and Credit Committee members. Each credit union member has one vote in these elections.

If any member is interested in running for election or would like more information please contact David Chambers at the credit union office.



Lenco IS Lenawee County!

IMPORTANT YEAR END TAX INFORMATION

This year members who earned dividends during 2009 should use the "Year-to-Date Divd Paid" amount listed on their year end statement for tax filing purposes in lieu of IRS FORM 1099-INT. This amount is claimed as Interest Earned on tax forms. Members with home equity loans will be receiving an IRS FORM 1098 (Mortgage Interest Statement) showing year-to-date interest paid on the loan in a separate mailing.

Receiving a tax refund? Take advantage of the IRS Direct Program, the convenient and safest way to get your refund. Simply include the credit union routing number (272476268) and your account number directly on your 1040 form in the section labeled "Refund." The IRS will transmit your refund directly to your account. There is no check to get lost or stolen plus you'll receive your refund up to three weeks quicker!

Board of Directors Credit Committee

Sam Ewing Chairman	Keith Dersham Chairperson
James Seitz Vice Chairman	David Chambers
David Stanifer Secretary	Wayland Echelbarger
Bill Blackerby Treasurer	Ben Neal
Tim Gale	Robert Wright
Harrison M. Gonser	
Fred Herman	



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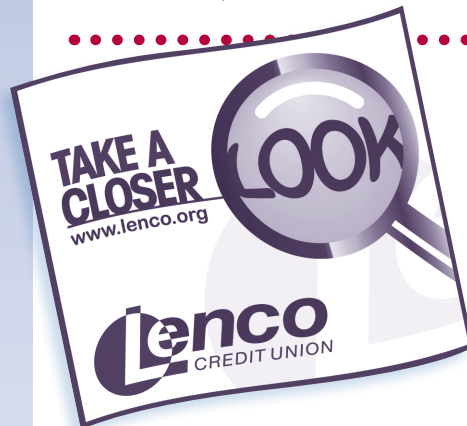


PURE LENAWEE™

Lenco IS Lenawee County!

Lenco Credit Union is the only financial institution in Lenawee County that is operated strictly for Lenawee. If you are borrowing and banking elsewhere, the question is why? Our loan rates are better, our savings rates are higher, our CD rates are higher. Banking at Lenco supports Lenawee County and our local economy.

- As a not-for-profit cooperative earnings are returned to members in the form of higher rates on savings and lower loan costs. We are here for Lenawee County residents, not to send profits out of state.
- Lenco supports local organizations, non-profits, schools and charities.
- Lenco hires local employees and supports local businesses.



Lenco offers qualified members low-cost financing options for a wide variety of purposes...

- **Home Equity & Home Equity Lines of Credit** – No closing costs, no annual fees, no maintenance fees.
- **Secured Loans** – New and used automobiles, boats, RV's, motorcycles. We guarantee our auto rates to be the lowest of any financial institution in the county.
- **Indirect Auto Financing** – Lenco has partnered with most auto dealers in the county to offer members at the showroom financing.
- **Revolving Credit Loans** – A personal line of credit that may be accessed whenever the need arises.

PRIVACY NOTICE Lenco Credit Union is required to give members an annual notice of how we collect, use, and safeguard your personal financial information.

We collect nonpublic personal information from you from the following sources:

- Information we receive from you on applications and other forms
- Information about your transactions with us
- Information about your transactions with nonaffiliated third parties
- Information from a consumer reporting agency

We restrict access to nonpublic personal information about you to those employees who need that information to provide services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information. We do not disclose any nonpublic personal information about you to anyone, except as permitted by law.

If you have any questions or desire further information, please contact our office.