

LINES

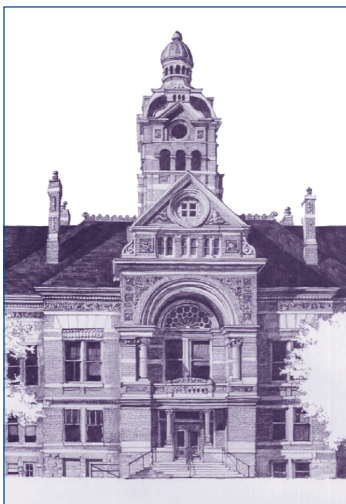
A Publication of Lenco Credit Union



Banking at Lenco Supports Our Local Economy

We are the Only Financial Institution in the County Operated Strictly for Lenawee County Residents

Membership in Lenco Credit Union is open to anyone who lives, works, worships, or attends school in Lenawee County. Lenco Credit Union is a not-for-profit cooperative. All earnings are returned to our members in the form of higher rates on savings and lower loan rates. As a member you are pooling your financial resources to build a strong financial institution for the benefit of you and your fellow members right here in Lenawee County. There are no outside investors or stockholders to satisfy.



Lenawee County Old Courthouse in Adrian, Michigan.



Lenawee County Historical Museum in Adrian, Michigan.

Lenco Credit Union is large enough to offer access to a full range of financial services, yet small enough to offer a level of personal attention not found at large financial institutions. We are here to provide you with a place to save and to obtain loans at a reasonable rate. If you are borrowing and banking elsewhere, the question is why?

In addition to traditional banking services, Lenco Credit Union provides our members with access to a full range of financial services offered by the team at Summit Financial Group.

LENCO IS FULL SERVICE

- ★ Checking Accounts
- ★ ATM Cards
- ★ MasterCard Debit Cards
- ★ Regular Share Savings
- ★ Money Market Accounts
- ★ Certificates of Deposit
- ★ Christmas Clubs
- ★ Home Equity Loans
- ★ Home Equity Lines of Credit
- ★ Secured Loans
- ★ Indirect Auto Financing
- ★ Revolving Credit Loans
- ★ VISA Credit Cards
- ★ It's Me 24/7 Online Banking
- ★ CU*Talk
- ★ Notary Service
- ★ VISA Gift Cards
- ★ Travelers Checks
- ★ Money Orders
- ★ Overdraft Courtesy Pay
- ★ Night Deposit
- ★ Sprint/Nextel Discount

Lenco is Lenawee County!



New & Used Automobile Loan Rates

Year of Auto	Term	Rate
2007 and 2008	60 Months	5.75%
2007 and 2008	66 Months	6.00%
2007 and 2008	72 Months	6.25%
2005 and 2006	60 Months	6.00%
2005 and 2006	66 Months	6.25%
2004	60 Months	6.25%
2003	60 Months	6.50%
2002	54 Months	7.25%
2001	48 Months	8.00%
2000	42 Months	9.00%
1999	42 Months	9.50%
1998 - older	36 Months	10.25%

Loan Rates

Revolving Credit		15.00%*
12 Month		9.00%*
24 Month		12.00%*
Computer Loans		9.00%*
Share Pledged	Share Rate	+5.00%*
CD Pledged	CD Rate	+3.00%*
VISA Classic**		15.00%*
VISA Gold**		12.00%*
VISA Platinum		7.99%*
Home Equity Fixed*		
Home Equity Adjustable*		
Home Equity LOC*		

* Rates are subject to change. Call for current rates. No closing costs. No annual fees.

** No annual fee. \$10 late payment fee. \$10 over limit fee.

Board of Directors Credit Committee

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



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It's Me 247 Online Banking

Bringing Access to Your Accounts, Your Way!

With **It's Me 247** Online Banking, you can keep in touch with your credit union accounts any time, from any place life takes you! If you have a computer and a connection to the Internet, you can use **It's Me 247** Online Banking to check balances, transfer money, and stay connected with your credit union accounts around the clock.

Why **It's Me 247**? Because it's your credit union! You are a member...you are an **owner**. Whether you visit the credit union online or in a branch lobby, we want you to see yourself reflected in the credit union. With built-in security and personalization features, **It's Me 247** Online Banking lets you access your accounts, **your** way.

What can you do with **It's Me 247**?

- Check your account balances
- View the date and amount of your transactions, including deposits, withdrawals, transfers and payments
- Verify that certain checks have cleared
- Transfer funds between accounts
- Make Lenco VISA and loan payments
- View your statements online
- Sign up for E-Statements
- Free online bill payment
- View images of cancelled checks
- Set up or change automatic transfers
- Set up account balance eAlerts
- Adjust how electronic deposits are handled
- Purchase a CD
- Be eligible for special CD rates
- Apply for a loan
- Download transaction information to your money management software (such as MS Money)

Looking for a new car?

No financial institution in Lenawee County ever has a lower new car rate that we do. If you should find a lower published rate in the county we'll beat it!

Did you know that you can buy a car locally without even coming in to our office? We have made arrangements with Lenawee County dealerships so members can sign our loan documents right at the car dealership. This eliminates having to make a trip into the credit union. You can purchase your car and get your loan from the credit union all at the same time. Of course we're always glad to see you if you wish to sign documents in our office!

Someone talk you into financing a new car elsewhere in Lenawee County during 2007? You would have done better at Lenco. It's not too late, you can still refinance that loan with us and save. Contact our office for details.

