



ECONOMIC UPDATE

WHY YOUR
CREDIT UNION
IS **SAFE**
AND **SECURE**



Lakeshore
Community Credit Union



America's credit unions are a **safe place** to keep your money.



INSURED DEPOSITS

The National Credit Union Administration (NCUA) — like the banking industry's FDIC — insures each member's savings up to \$250,000.

CONSERVATIVE GROWTH

In addition, your Credit Union's Board of Directors has made conservative growth decisions; we invest in safe, secure, insured certificates of deposit. We continually score high on the CAMEL rating system for five critical elements of operations: Capital Adequacy, Asset Quality, Management, Earnings and Asset/Liability Management. Because of our strong financial position and our safe investments, we can continue to provide our members a safe place to deposit their money.

INDUSTRY ADVANTAGE

Nationally, credit union members saved an average of \$126 each last year over bank customers, through lower fees and more competitive rates.¹ As not-for-profit cooperatives, credit unions often offer higher savings rates than banks. For a daily rate comparison, visit www.creditunion.coop/ratedex.php

In the months ahead, our government will be exploring various solutions to bolster the economy. If you ever have any questions about the safety of your money at Lakeshore Community Credit Union, please stop in or contact us at (800) 272-1950.

¹ Credit Union National Association (CUNA), Washington, DC. July 2008.



**Lakeshore
Community
Credit Union**

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