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Attention Member-Owners: Vote for Your Board

Join us for our Annual Meeting on Tuesday, March 13. We'll have a short business meeting and hold an election for positions on our Board of Directors. Primary members age 16 years and over may vote. All members and guests are welcome at the meeting.



Staffer Jen Foucault's son, Will, handed out fabulous prizes at the last annual meeting.

What:
Refreshments,
Business Meeting,
Election, Prizes

When:
6 p.m., Tuesday,
March 13, 2012

Where:
Holiday Inn—
Neenah Riverwalk

Call for Candidates

If you are 18 or older and have been a member for at least 90 days, you may run for our Board of Directors. Four positions, each for a three year term, will be filled at our Annual Meeting. Two thousand one hundred eighty eight.

Nominations must be submitted by February 13, 2012. Send name, address and phone number of nominee to lhintz@lakeviewcu.org or to Nominating Committee, Lakeview Credit Union, PO Box 648, Neenah WI 54957-0648. We'll contact nominees for ballot approval.



LCU and other Fox Cities area credit unions pitched in for the Post-Crescent's 2011 "Stock the Shelves" Do It! Community Challenge.



The 16th annual challenge ended with \$240,890 in financial donations. Half of the donations will go to St. Joseph Food Program in Menasha while the other half will be divided equally among 21 other area programs.

LCU collected 310 food items and more than \$530 from staff and members, as well as contributing to the Fox Cities Chapter of Credit Unions matching grant of \$25,000. Thank you for your contributions!

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Our Mission

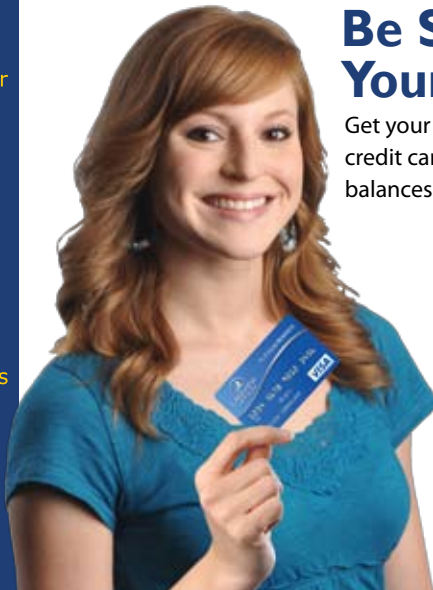
To improve the financial strength and prosperity of our members and our community by:

Sharing our profits in the form of reduced fees and higher returns

Educating our members on their best financial options

Ensuring the financial strength of our credit union

Delivering the best financial services



Be Smart About Your Debt

Get your LCU Visa Platinum Rewards credit card and transfer your higher rate balances from other cards today.

- Pay your balance off faster with Special Introductory Rates
- No fee for transfers
- Receive ScoreCard Rewards Bonus Points for merchandise and travel*
- Balances count towards VIP Rewards

Call to save money today!

*ScoreCard Rewards gives one point for every dollar charged to your LCU Platinum Rewards Credit Card for purchases.



"I got the car! Ernie, my dog, loves it :) Thank you again! You definitely made the process easy...and much less scary for a first time car buyer."

Rachel Buschman



Longer Holds May Apply

LCU has been exposed to an increasing number of fraudulent checks recently, including those that look like valid cashier's checks. In some instances, we have taken the check on deposit and given the member cash, only to have the check returned as invalid.

Since the member is responsible for the checks he or she brings in, they have to reimburse the credit union for the lost funds.



Because of this, our staff will be taking more time to question every check that is presented. You may be asked for information about where the check came from or why you received it.

Be particularly cautious when accepting checks from someone unfamiliar to you. Many fraudulent checks originate from deceitful Craigslist buyers, fake secret shopper companies and supposed inheritances from long-lost relatives. Unfortunately, a bank draft or cashier's check can no longer be considered "as good as cash."

We may deposit a questionable check in a non-transaction account with an unlimited hold until we can make sure it's valid. If there's any concern about the legitimacy of a check, it will not be accepted, even with an extended hold. This is for the protection of the credit union as a whole as well as for the member. Please contact us with questions about any check you receive.



United Way Campaign Success

We're excited to share our United Way campaign results! Employee giving was up 8% and we again hit 100% employee participation. With our LCU corporate gift and special events fundraising, the grand total of our campaign was \$13,100, up 14% over 2010! Employees and credit union members contributed through our Silent Auction Fundraisers and the sales of consigned Mad Dog and Merrill cookbooks and our very own "From Our Credit Union to Your Kitchen" cookbook.

Thanks to all the members who supported the campaign as well as Chip Coenen, Jessica Collier, Becky Dillenberg and Tara Bitterman for serving on our United Way committee. Twenty four thousand fifty three.



Four Steps to a Simpler Financial Life from Mike Versteegen

Does your financial life seem to be getting more complicated? Increased numbers of workers bear responsibility for their own retirement savings thanks to the proliferation of 401(k) and other plans. There are so many investment choices to sort through. Here are suggestions that may help to simplify your financial life.

Start with a Plan Determine short-term goals. Do you want to purchase a home in five years? Is buying a car a priority next year? Think about long-term goals, such as retirement and, if your children are young, college expenses. Estimate how much money you'll need to meet each of these goals.

Build a Better Budget Look at your current monthly net income and set up a budget. A budget allows you to see exactly where your money goes and to determine where you can scale back. After making cuts, invest that money to help pursue your financial goals.

Invest Systematically With mutual funds, you can automatically invest a specific amount on a regular basis, known as dollar cost averaging.* You'll buy more shares when prices are low and fewer when they're high. Over time, the average cost you pay for the shares may be less than the average price.

Rely on an Investment Professional You don't have to go it alone. Tap into your investment professional's expertise before making major changes in your investments. He or she can help you to evaluate how new tax rules and changing market conditions may affect your portfolio and, in turn, your financial goals.

*Dollar cost averaging involves regular, periodic investments in securities regardless of price levels. You should consider your financial ability to continue purchasing shares through periods of high and low prices. This plan does not assure a profit and does not protect against loss in declining markets.
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DON'T FORGET

Your financial future is too important to go unattended. Talk to me today to establish a personal schedule for periodic financial reviews. It's one item you can't afford to leave off your list.

Call today for more information or to schedule a consultation.



Located at Lakeview Credit Union
Michael Versteegen, CFP*

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Neenah, WI 54956
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Securities offered through LPL Financial, member FINRA/SIPC. Insurance products offered through LPL Financial or its licensed affiliates. Lakeview Credit Union: not registered broker/dealer(s) nor affiliate(s) of LPL Financial.

Not NCUA Insured Not Credit Union Guaranteed May Lose Value

MKT06093-0410 Tracking #640245



Rudi and Katie Prucha with Ellie
Members since 1997

The Pruchas find that nicknaming accounts and saving with automatic transfers helps to keep them on track financially.

Free Seminar

For Richer or Poorer
Marital harmony through better communication

If you think there are more financial challenges today than years ago, you're right! With more demands on our income, plus more opportunities for discretionary spending, good communication about money is essential. At this free workshop, FISC's Alan Prah will share ideas on how to:

- Agree on saving goals
- Agree on spending for hobbies and recreation
- Avoid micromanaging spending
- Communicate respectfully about money

Thursday, January 26 6:30-8pm
410 N. Lake St. Office

RSVP: 729-5100 or email memberscount@lakeviewcu.org.

FISC is a community organization that helps families and individuals improve the quality of their lives through the teaching and application of sound financial principles.



Alan Prah, FISC

Your IRA

Make Traditional, Roth and Coverdell IRA as well as Health Savings Account contributions for 2011 by April 17, 2012. This is also a good time to update IRA beneficiaries.

Tax Info & Resources

The LCU income tax filing information you'll need is on your December statement.

If applicable, you'll receive a separate 1099 (if combined dividends earned are \$10 or more) and 1098 (for real estate secured loans with \$600 or more interest paid) by 1/31/12.

Have your refund electronically deposited using our routing number, 275980816.

Free VITA Tax Prep Assistance is available at Goodwill Community Center, Ent. 2, 1800 Appleton Rd., Menasha.

VITA opens February 2, 2012:
Monday, Wednesday, Thursday
1:00-6:00 pm
Saturday 8:00-12:00 pm

Text Banking Coming Soon

Get balance info with a simple text to us! Enrolled members will be able to text requests and receive text replies for the available balance on their accounts at any time. You will also be able to have your e-Alerts sent to your mobile device as a text message, giving you timely feedback when your available funds drop below a desired level. Watch for more details in January.



Win \$25

Four member numbers are hidden in this issue of News & Views. If yours is one of them, contact us by 1/31/12 to win \$25.

Staff Profile

Meet Jackie

Jackie Felix doesn't consider herself an adventurer and yet she has experienced plenty of adventures in her life! At 16, she spent two months in Chile as an exchange student with all the culture shock that would be expected having grown up in Michigan. She moved to Florida when she was just 19 and, after college, married a Florida native. She and her husband relocated to Panama for three and a half years where her Lockmaster father-in-law allowed her to turn the levers to open the Gatun Locks on the Panama Canal, "one of the coolest things" she's ever done.

After returning to Florida until 1993, Jackie and her three daughters moved to Wisconsin, a huge change for her daughters, who had their first exposure to cold and snow. The family settled in Appleton, where Jackie met her current husband, Lyle. They've been married for 17 years and enjoy spending time with seven grandchildren who live in the area.

More recently, Jackie has been on six short-term mission trips to Brazil, four of them spent traveling by boat on the Amazon River to remote villages that were over 12 hours away from the nearest medical clinic.

In 2009, Jackie was a full-time real estate agent and thought it wise to supplement her income as business slowed down. A long-term member, Jackie appreciated the friendly staff at LCU and decided to apply for a part-time position. She joined us in the fall of 2009 and came on board full-time about a year later.

Her co-workers describe Jackie as friendly and talkative. She genuinely cares about people and helping them. Her favorite thing about working at LCU is being empowered to help members on the spot without needing approval from a manager. Twenty four thousand seven hundred ninety three.

You'll usually find Jackie at our Bell Street office doing her best to make money easy for our members. Sometimes doing that can be an adventure in and of itself!



Revised Safe Deposit Box Fee Notifications

LCU will no longer mail safe deposit box fee reminders in February. However, an electronic notification through email or an online banking message will be sent provided we have an updated email address for your account. As a reminder, your safe deposit box rental fee will be automatically deducted from your designated suffix on March 1, 2012. Forty thousand one hundred forty five.

If your February VIP Rewards points scored at the Premium level, your discount is 25% off the rental fee amount and if your February VIP Rewards points scored at the VIP level, the discount is 50% off the rental fee amount. Please check your account using CU*TALK, It's Me 247 online banking or your March statement to determine if you received a VIP Rewards discount on your rental fee.

Also, make sure enough funds are available in your account to cover the safe deposit box rental fee and to prevent your account balance from dropping below any minimum balance requirements. A late payment fee of \$10.00 per month will be assessed if the safe deposit box fee is not paid by April 1, 2012.



From left to right: Brett Thompson, Wisconsin Credit Union League president, Sarah Wainscott, The League, Pat Lowney, Lakeview Credit Union, Ken Beine, Shoreline Credit Union, Chip Coenen, Lakeview Credit Union, Congressman Tom Petri (R-WI), and Sharon Tome, Shoreline Credit Union met in Washington D.C. this past September. At this time, Congressman Petri agreed to sign on as a co-sponsor for the House bill to increase the credit union member business lending cap.

Chapter Scholarships

Three \$1,000 scholarships will be awarded to area high school seniors as part of the 2012 Fox Cities Chapter of CUs Scholarship Contest. Applicants must be graduating high school seniors, attending a two or four year accredited educational institution in the fall of 2012, and an active member of one of the participating credit unions.



Winners will be chosen based on an essay and a description of their most rewarding community involvement experience. Deadline for entries is February 10, 2012. Winners will be notified by March 16, 2012 and scholarships will be presented during the Fox Cities Chapter of Credit Unions meeting at the Darboy Club the evening of March 26, 2012.

Check www.lakeviewcu.org or stop in any of our offices for entry forms.

THE AMAZING CAR LOAN PAYMENT SHRINK RAY!

Rates as low as **2.49% APR**

plus a rebate up to .50% makes it like getting a loan rate as low as **1.99%!**

Got a car loan someplace else? Bring it to LCU. We'll ZAP your high interest rate! And, we'll make it easy.

The more credit union services you use, the greater the rewards.

Do more. Get more.

Rate Update 12/20/11	
For our most current rates, visit lakeviewcu.org	
Loans	Rates (APR as low as)
Vehicles 2006-2012	2.49%
Home Equity	5.49%
Share Secured	5.49%
Share Cert. Secured	5.49%
Personal	9.99%
We also offer fixed and adjustable rate mortgages, home equity lines of credit and Kwik Cash loans.	
Annual Percentage Rate (APR) subject to change without notice. Credit approval required. Home equity amortized to 15 years. Balloon payment may result.	

Moving or changing your email address? Please give us your new info ASAP!



Appleton: 1435 Oneida St.
Neenah: 410 N. Lake St. • 110 W. Bell St.
 920-729-5100 • www.lakeviewcu.org
Email: memberscount@lakeviewcu.org
Mail: PO Box 648 Neenah WI 54957-0648
Mortgage Rates: 920-729-5117
CU*Talk: 1-800-860-5704
Fax: 920-729-5110
Hours - Lobby: M-F 9-5; Th 'til 6, Drive-up: M-F 7:30-6, Saturday: 8-Noon (Bell St. & Oneida St. only)

Serving everyone who lives or works in Calumet, Outagamie, Waupaca or Winnebago Counties; employees and retirees of Kimberly-Clark; employees of the medical services industry; and the immediate family of any current member.





FACTS	WHAT DOES LAKEVIEW CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?	rev. 12/10
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Why?	<p>Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.</p>
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number and • Transaction history and • Credit history and • Checking account information and • Account balances and • Payment history <p>When you are <i>no longer</i> our member, we continue to share your information as described in this notice.</p>
How?	<p>All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons Lakeview Credit Union chooses to share; and whether you can limit this sharing.</p>

Reasons we can share your personal information	Does Lakeview Credit Union share?	Can you limit this sharing?
For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes — to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes — information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes — information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?	Call 920-729-5100 or go to www.lakeviewcu.org
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What we do	
How does Lakeview Credit Union protect my personal information?	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.</p> <p>We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.</p>
How does Lakeview Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ Open an account or ■ Apply for a loan or ■ Make deposits or withdrawals from your account or ■ Give us your contact information or ■ Use your debit or credit card <p>We also collect your personal information from others, such as credit bureaus or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ■ sharing for affiliates' everyday business purposes—information about your creditworthiness ■ affiliates from using your information to market to you ■ sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ Lakeview Credit Union has no affiliates.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ Lakeview Credit Union does not share with nonaffiliates so they can market to you.
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ Lakeview Credit Union has a formal agreement with companies such as CUNA and LPL Investment Services.