

Lakewood Community Federal Credit Union

Products and Services

Lakewood Community Federal Credit Union (FCU) is a not-for-profit financial cooperative serving our members and their families since 1978. Originally chartered to serve the needs of Lakewood Community, Lakewood Community FCU now has over 200 members.

As a FCU offers many of the same services and products as banks, with one significant difference -- our members own us. That means our earnings go right back to our membership in the form of better rates, fewer fees, and extra services!

Lakewood Community FCU is regulated, much the same way banks are regulated, by a federal agency. The National Credit Union Share Insurance Fund (NCUSIF) insures deposits of credit union members similar to the way the FDIC insures those of banks. Credit unions can be either state or federal charters, and the NCUSIF covers both.

Lakewood Community Federal Credit Union

PO Box 722
23 Sixth Street
Lakewood, NJ 08701
(732) 942-8930



www.LakewoodCommunityFCU.com

OnCUE Online Banking - Lets you view your account and loan information - balances and transaction history - as well as make loan payments, withdraw funds, and transfer funds between your accounts.

Share Draft Accounts - Starting with a minimum deposit of \$30.00 earns you a share in our Credit Union - an ownership stake in the financial future of our community. Put away a little each month and watch your balance grow.

Checking Accounts. This account has no monthly service fee for accounts with an average balance greater than \$250. It also features unlimited check-writing and FREE 24-hour account access with Internet Banking and Banking by Phone.

Loans

- **Signature Loans** - The perfect loan for members who require a fixed term loan request.
- **Revolving Line of Credit** - A convenient loan on-demand account, the personal line of credit gives you the flexibility of withdrawing cash when you need it.
- **Overdraft Protection** - This hand line of credit works with your checking account, giving you added security to avoid bounced checks due to temporarily insufficient funds.

Holiday / Vacation Clubs. Set up regularly-scheduled automated deposits into our special club accounts.

Certificates of Deposit (CD's). Share Certificates are a great way to lock in an attractive rate on deposits for terms from three to sixty months. Your CU offers a variety of certificates with varying rates and terms. Contact us for our current rates.

Direct Deposit. Deposit your entire net pay, Social Security, or pension check(s) into your credit union account. Never again make a special check cashing trip or worry about a lost, stolen, or mail delayed check. Your money is automatically transferred and immediately available every pay day. - Simply contact your employer, or the administrator of your pension fund, or the Social Security Administration, and ask for a Direct Deposit form - many organizations offer these online.

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