



Lenco IS Lenawee County!



January 2012

Did you buy a vehicle during 2011 and finance it elsewhere? How would you like \$100 in free gas?



Here's how the program works:

If you bought a model year 2008 or newer vehicle during 2011 and financed it at a different financial institution, re-finance at Lenco and we'll:

- Lower your monthly payments
• Lower your interest rate
• Give you \$100 in free gas!

Just bring us your loan contract and title and we'll do the work. As long as you've made your regular monthly payments since borrowing, you qualify!

Complete details available at www.lenco.org or by contacting our loan department. This is a limited time offer and some restrictions may apply.

Think Local. Think Lenco!

Concerned about unemployment, property values and the economy in general here in Lenawee County? Help do something about it by "banking" at the only financial institution that is dedicated purely to Lenawee County.

"Bank" where you live and work. Think local. Think Lenco!

IMPORTANT YEAR END TAX INFORMATION

This year members who earned dividends during 2011 should use the "Year-to-Date Divd Paid" amount listed on their end of year statement for tax filing purposes in lieu of IRS FORM 1099-INT.

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."

www.lenco.org

# AUTO LOANS

as low as  
**2.75%\***

**on 2008 - 2012  
model years!**

**\* Annual Percentage Rate**

#### Board of Directors

Sam Ewing  
Chairman  
James Seitz  
Vice Chairman  
Harrison Gonser  
Secretary  
David Stanifer  
Treasurer  
Tim Gale  
Keith Dersham  
Fred Herman



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## NOTICE OF ANNUAL MEMBERSHIP MEETING

Lenco Credit Union's Annual Meeting is scheduled for Thursday, April 19th at 7:00 P.M. The meeting will be held in the Tobias Room of Ritchie Marketplace on the Adrian College campus. All members are invited and are welcome to attend.

Why do we have an Annual Meeting?

Lenco Credit Union is a not-for-profit, cooperative financial institution owned by its members. When a member opens a share savings account he or she becomes a member-owner and the deposit represents a share of ownership. At the Annual Meeting, members elect a volunteer board that oversees the credit union with each credit union member having one vote. The volunteer board serves the membership and their decisions are based on what will benefit the credit union and its' membership.

The Annual Meeting agenda includes a brief business meeting and reports on the financial condition of the credit union plus provides an opportunity to meet those members who have volunteered to serve on the Board of Directors.

If you are interested in a volunteer position, either on the board, credit committee, or other study groups that are occasionally used to give input to the board, we invite you to submit a request to David Chambers, President/CEO at the credit union office.



# 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!**