



SUMMER 2009

# in your element

## Congratulations Graduates!

LZECU would like to congratulate its newly graduated members! As you begin a new chapter of your life, it's important to begin developing good financial habits. No matter where you end up, practicing financial responsibility can ensure you will always land on your feet.

LZECU is ready to start you on the road to success! **Open a checking account now thru August 31, and LZECU will pay the initial deposit of \$50!**

As a checking account holder, you can enjoy:

- 1 FREE box of checks
- No monthly service charge
- Unlimited check writing
- No minimum balance
- FREE online account access
- VISA debit card
- FREE online Bill Pay
- and e-statements!

Remember, you have to be 18 or older to open a checking account by yourself. So make sure to bring a parent if you're not quite old enough to open one on your own. Begin the road to your future on the right foot. Sign-up for a LZECU checking account today!

### Save on Summer Fun!

Discount amusement park tickets are here!

#### **Schlitterbahn – Galveston**

General Admission (12 & up)	\$33.55
Children's Admission (3-11)	\$29.22

#### **Schlitterbahn – New Braunfels**

General Admission (12 & up)	\$36.79
Children's Admission (3-11)	\$29.22

#### **Six Flags Fiesta Texas**

General Admission	\$28.00
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#### **Splash Town**

General Admission	\$19.29
Season Pass	\$58.98

All prices include tax. Prices listed are for a 1-day pass unless otherwise stated.



Your Life. Your Money.



Jupiter Images



# No Credit, Bad Credit, Good Credit

Every student wants to build credit. In the very near future, a better credit score leads to better credit lines for your student credit cards and better interest rates on your student loans. But further down the road a good credit score can also lead to better interest rates on your new car or your first house.



Having a good credit score is extremely important especially for students. Here are a few tips to follow while you build your credit.

- 1. Limit your number of credit cards.** The more credit cards you have, the lower your credit score. Plus you have more temptation to buy on credit which could leave you with more bills than you have money to pay.
- 2. Stay within your credit limit.** If you over spend it will lead to permanent marks against your credit.
- 3. Pay off your card by the due date.** This will keep you from paying high fees and interest rates.

Now that you have a few guidelines, are you ready to start building your credit? LZECU can help! Visit the credit union and speak to one of our member representatives about applying for our MasterCard Classic. It has a 12% fixed APR (which means the annual percentage rate will not change) and there's no annual fee for using the card.

**So stop by and apply for one today!**



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