Lubrizol Employees' Credit Union

News&Notes

1ST QUARTER 2017
A Quarterly Publication by Lubrizol Employees' Credit Union

Technology Upgrade Is Complete!

We are excited to announce that our core data processing system conversion has been successfully completed. Thank you so much for your patience as we upgraded our systems to better serve you!

We hope you enjoy the updates, including:

- New and improved Home Banking and Mobile Banking
- New Mobile App with Mobile Deposit
- Updated Bill Pay including Person-to-Person Transfers
- New and Improved Telephone Banking (ART)
- Single sign-on to access all of our online services (Home Banking, Mobile Banking, Mobile App and Bill Pay)
- Access to Bill Pay directly from Home Banking or Mobile Banking
- Ability to freeze your Debit Card through Mobile Banking
- Online signatures for loan and deposit documents through DocuSign®

If you have any questions about the new and improved services, visit **www.lzecu.org**, call us at **281.479.6651** or email **contact@lzecu.org**.

New Year's Resolutions We Can Help With...

Manage Debt and Save Money!

Borrow up to **$20,000**

With rates as low as **5.99% APR***

For up to 60 Months

A New Year feels like a fresh start – unless the holidays have made your finances a sticky situation. LZECU is here to help with our Debt Consolidation Special!

To apply, visit www.lzecu.org, call 1.800.477.LECU or 281.479.6651 or stop by our office.

*APR=Annual Percentage Rate. Certain restrictions may apply. Rate is determined by credit score. This offer may not be used to pay for existing LZECU loans. Offer ends 3/31/2017.

Annual Meeting

Tuesday, March 7

As a member of LZECU, you have a voice in your credit union. We invite you to take part by attending our 62nd Annual Meeting. Learn about our accomplishments over the past year and hear our plans for the future while enjoying refreshments, door prizes, drawings for special giveaways and more!

Tuesday, March 7, 2017
7:00 p.m.
Deer Park Theatre and Court Buildings
1302 Center Street
Deer Park, Texas 77536

We hope to see you there!

LUBRIZOL EMPLOYEES' CREDIT UNION

P.O. Box 158, 205 Center Street
Deer Park, Texas 77536
281.479.6651 | Fax 281.479.3087
1.800.477.LECU | www.lzecu.org

HOURS

Lobby
Monday-Friday: 9:00 a.m. – 5:00 p.m.

Drive Thru
Monday-Thursday: 9:00 a.m. – 6:00 p.m.
Friday: 9:00 a.m. – 5:00 p.m.

Holiday Closings
Good Friday
Friday, April 14

ATMs

Locate one of over 30,000 FREE ATMs using the ATM locator on our app or website!

DIVIDENDS DECLARED

For **Share Accounts**, the LZECU Board of Directors approved a 0.55% APY* dividend for the fourth quarter of 2016. You must maintain a minimum daily balance of $25 to earn the APY.* Share dividends are paid on the first day of each quarter.

Share Draft Accounts will earn 0.15% APY* for the first quarter of 2017. You must maintain a minimum daily balance of $300 to earn the APY.* Share draft dividends are paid monthly on the first.

Individual Retirement Accounts (IRAs) will earn 0.80% APY* for the first quarter of 2017. IRA dividends are paid monthly on the first.

*APY=Annual Percentage Yield. Dividends are calculated on a day-in, day-out basis. Rates are subject to change without notice. Call for our Rate and Fee Schedule.

E-ACCESS

Homebanking

Scan with your smartphone to go to www.lzecu.org and click Account Access.

Download our FREE LZECU Mobile Banking App

Like us on Facebook: Lubrizol Employees' CU

Follow us on Twitter @LZECU

Real Life Made Real Simple

New and Improved Home Banking, Mobile Banking and Mobile App Now Available!

Banking on the go has just gotten even simpler! With our technology upgrade, Home Banking, Mobile Banking and the Mobile App all have the same look AND use the same login information. No more remembering different Login IDs and passwords. Just set up one ID and password, and log in to your accounts from your computer or smartphone whenever, wherever!

Get started today! Go to Home Banking on your computer, Mobile Banking on your smartphone, or download the latest version of our Mobile App by visiting your app store and searching "LZECU Mobile App." The first time you log in, you'll be able to set up a new Login ID and password. Your initial Login ID will be your member number (no suffixes) and your initial password will be your full Social Security number with the first two letters of your last name (no spaces). Then, you can change your password and Login ID.

If you have any questions, visit www.lzecu.org or give us a call at 281.479.6651.

Clean Up Your Finances for the New Year

After a year of spending, saving, paying off bills and racking up rewards points, your financial life can get a little messy. And now that the holiday season is over, it is a great time to regain control of your finances. When you de-clutter your accounts, paperwork and budget, you'll find it's a lot easier to make the most of your money.

Resolve to roll up your sleeves, dust off your statements and follow these tips for finances that sparkle:

- *Streamline your banking.* Close up old accounts, switch to online bill pay and sign up for e-statements to reduce paper waste. Shred year-old bank statements, expired warranties, old Social Security statements and tax documents that are over seven years old.

- *Consolidate your debt.* Consider rolling all of your high-interest payments into one low-rate personal loan. Close credit cards you don't need and create a payment strategy to lower your debt. Plan to pay off credit cards with the highest interest rates first.

- *Organize your savings.* Many households have multiple savings accounts, including IRAs, CDs and 401(k)s. Consider moving all of your savings plans to one credit union and consolidating all IRAs to one account. Talk to your employer about moving old 401(k) accounts into the one at your current job, or rolling them to a self-directed IRA. Finally, increase your 401(k) savings so that at a minimum you are saving enough to earn a full match from your employer.

- *Plan your estate.* Update or create your will. It's a fairly easy and inexpensive process that people often put off for obvious reasons. If you have any property (car, house, land, flat-screen TV, etc.), a will prevents lengthy legal battles and guarantees the right people receive your belongings upon your passing.

Need help tidying up? Stop by your LZECU office or give us a call. We'd be more than happy to help you clean up your finances!

EQUAL HOUSING LENDER

Lubrizol Employees' Credit Union

NCUA

Federally Insured by the NCUA