



News & Notes

3RD QUARTER 2018

A Quarterly Publication by Lubrizol Employees' Credit Union



YOUR GETAWAY VEHICLE.

AT A STEAL OF A RATE.

Whether you're looking to hit the open road, splash through the waves or take on the trails, LZECU has you covered!

Motorcycle, Jet Ski® and ATV Loan Special

As low as **3.99%** APR*

Up to 60 months

*APR=Annual Percentage Rate. Certain restrictions may apply. Rate is determined by credit score. Offer ends 9/30/18.

SEE YA,
shoestring budget.



YOUR GUIDE TO FINANCIAL FITNESS

We know that managing your money can sometimes seem overwhelming. That's why we have partnered with BALANCE to offer our members a financial fitness program. Through this partnership, you can take advantage of free and confidential financial counseling services:

- Financial Coach Hotline
- Debt and Budget Counseling
- Credit Report Review
- Home Ownership Education
- Identity Theft Solutions
- Debt Management Plan
- Foreclosure Prevention Counseling

To speak with a counselor, call toll-free 888.456.2227 or get more information online at balancepro.org.

TREAT YOUR BESTIES TO
Better Banking



WE'RE GIVING AWAY
\$25 A POP
FOR NEW REFERRALS!



REFER YOUR FAMILY TODAY!

*Promotion applies only to family members that have never been members at LZECU. They must open a savings and/or checking account by September 30th.

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

Independence Day
Wednesday, July 4

Labor Day
Monday, September 3

ATMs

Locate one of over 80,000 FREE ATMs using the ATM locator on our app or website!

DIVIDENDS DECLARED

For **Share Accounts**, the LZECU Board of Directors approved a 0.65% APY* dividend for the second quarter of 2018. 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 third quarter of 2018. 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 0.90% APY* for the third quarter of 2018. 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

Home Banking



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

A New Year Means New Gear

Our Back-to-School Loan Can Help!

The school supply list is long – but totally doable when your first stop is LZECU! Our Back-to-School Loan special features:

- Amounts up to **\$3,000**
- Rates as low as **6.99% APR***
- Terms up to **24 months**

Available just in time for school, apply now to get the funds you need for a great year. Call, visit us online or drop by to apply.



*APR=Annual Percentage Rate. Certain restrictions may apply. Rate is determined by credit score. Offer ends 9/30/18.

Make Your Summer Sweeter

Enjoy sweet discounts on your favorite summer attractions thanks to LZECU! Save big while having fun at your favorite amusement parks with our exclusive member pricing. We offer discounts for:

WET'N'WILD SPLASHTOWN

SCHLITTERBAHN

FIESTA TEXAS

Information about ticket prices and how to purchase can be found at lzecu.org



Less fee. More free.

Get more for less with LZECU Free Checking.

If you pay anything for a checking account, you're paying too much. Get checking that is not only **FREE** but also has great benefits!

- ✓ No monthly service fee
- ✓ No minimum balance
- ✓ Free Visa® Debit Card
- ✓ Free Overdraft Protection
- ✓ .50% discount off regular rate on all auto, motorcycle, boat, RV, ATV and personal watercraft loans
- ✓ Earn a monthly dividend on balances of \$300 or more

Plus, you get 24/7 account access with free telephone, online and mobile banking services. Check balances, make transfers, pay bills and more – anytime, anywhere!

Make the switch today!

Visit www.lzecu.org, call 800.477.LECU or stop by a branch.

