



Lubrizol Employees'
Credit Union

Member

INFORMATION KIT



About Us

Lubrizol Employees' Credit Union is a member-owned, not-for-profit financial institution proudly serving the employees of The Lubrizol Corporation and their family members since 1953.

Today, we serve over 3,000 members.

By joining LZECU, you become more than just a customer; you become a member-owner. This means you'll benefit from receiving personalized, friendly service and having our profits returned to you in the form of higher deposit rates, lower loan rates and little to no fees for our products and services.

YOU CAN JOIN!

Lubrizol Employees' Credit Union welcomes all employees of The Lubrizol Corporation's Deer Park and Bayport, Texas, facilities, including any Texas subsidiaries, retirees and family members.

HOW TO JOIN

Your share savings account is your key to LZECU membership. A \$5 minimum deposit opens the door to all the benefits of being a valued LZECU member. Simply visit www.lzecu.org and click the orange "Join LZECU" tab to fill out the online membership application. We'll get you all set up and email your documents to sign electronically from your personal device.

"ONCE A MEMBER, ALWAYS A MEMBER"

LZECU membership is a lifetime benefit. Once you join Lubrizol Employees' Credit Union, your membership is good for life, no matter where you live or work, as long as you maintain your accounts in good standing.

Our goal at LZECU is to help you manage your finances simply and efficiently. That's why we offer hassle-free checking and a variety of savings accounts tailored to meet your unique needs, lifestyle and budget.

Deposit Accounts

SHARE SAVINGS ACCOUNT

Your key to LZECU membership! Get started with a \$5 deposit and benefit from:

- Higher than average earning power
- Quarterly dividends paid on a minimum daily balance of \$25
- Federally insured up to \$250,000 by the National Credit Union Administration (NCUA)
- No monthly service charge
- Direct Deposit with postings up to 2 days early
- Free Online Account Access and Telephone Banking

elements^(LZECU) CLUB ACCOUNT

The elements(lzecu) club account is exclusively for members 13-22 years old. It is designed to educate youth and provide the elements you need to help grow their life and their money.

LIL' ATOMS CLUB ACCOUNT

Lil' Atoms is a youth program for kids ages 12 and under and is designed to reward young savers for good money habits.

- Minimum \$5 opening deposit
- Punch card for making deposits - after five deposits you are entered into a quarterly drawing for a chance to win \$50
- Access to exclusive Lil' Atoms events throughout the year

INDIVIDUAL RETIREMENT ACCOUNTS (IRAS)

We care about your financial future and are dedicated to helping you reach your financial goals. An IRA is a personal, tax-deferred or tax-free investment plan designed to help you save for retirement. We offer three IRA options to fit your needs and lifestyle:

- Traditional
- Roth
- Educational (Coverdell Education Savings Account)



FREE CHECKING

We have everything you need in a FREE checking account without all the complex requirements. Manage your day-to-day finances with no minimum balance, no monthly fee and no worries.

FEATURES & BENEFITS:

- .50% discount off the regular rate on all auto, motorcycle, boat, RV, ATV and personal watercraft loans
- Monthly dividend paid on minimum daily balance of \$300
- FREE Visa® debit card
- 24-hour phone banking
- FREE Overdraft Protection from Savings
- One free box of standard checks per year for members 55 and over
- Free ATM access at over 90,000 ATMs

And our **FREE HOME BANKING** includes:

- Online Bill Pay
- Mobile App with Mobile Check Deposit
- E-Statements
- Samsung® Pay, Apple Pay® and Google Pay™
- E-Alerts
- Online Check Images
- Access to LZECU Discount Marketplace

*Members ages 13-17 must have a parent or guardian joint on the account. Qualifications and other restrictions may apply.

Enjoy the world around you with the purchasing power of a stress-free credit card from LZECU! Our Mastercard® credit cards contain no hidden fees, zero fine-print frustrations and countless other benefits designed to help you save cash.

Credit Cards

- ScoreCard® Rewards
- Fixed, low interest rate
- No annual fee
- No cash advance fee
- No balance transfer fee
- 25-day grace period on purchases
- Online payment option
- A wide range of Mastercard® benefits

EFFICIENT ONLINE ACCESS

Monitor your credit card account online by accessing your Mastercard® account from Home Banking. Take advantage of easy-to-use services like:

- Making a payment
- Conduct balance transfers
- Activate cards
- Dispute transactions
- View & redeem ScoreCard Rewards
- And more!



INTEREST RATES AND INTEREST CHARGES

Annual Percentage Rate (APR) for Purchases	8.99%, 11.99% or 14.99%
APR for Balance Transfers	8.99%, 11.99% or 14.99%
APR for Cash Advances	8.99%, 11.99% or 14.99%
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.
Minimum Interest Charge	None
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at www.consumerfinance.gov/learnmore .

FEES

Annual Fee	None
Transaction Fees Balance Transfer Fee Cash Advance Fee Foreign Transaction Fee Transaction Fee for Purchases	None None 1.00% of each transaction in U.S. dollars None
Penalty Fees Late Payment Fee Returned Payment Fee	Up to \$20 Up to \$20

*The Annual Percentage Rate (APR) you receive will be based on individual credit worthiness at time of advance and subject to credit approval guidelines. All rates and fees are subject to change without notice. Please contact Credit Union to determine the rate you qualify for.



Apply for a Platinum Mastercard® and take advantage of the card that puts your best interests first.

Get behind the wheel of an incredible deal with an auto loan from LZECU! Our auto loans not only come with great rates and flexible terms, but they also feature many extra benefits and add-on products to help you save.

Auto Loans

100% FINANCING

We're here with the help you need - offering up to 100% financing for both new and used vehicles!

FLEXIBLE TERMS

We tailor the term of your loan to give you a monthly payment that fits, with terms up to 84 months for new and 72 months for used vehicles.

HASSLE-FREE PAYMENTS

Set up direct payment from your LZECU account and never worry about late payments, stamps or other headaches again!

NO HIDDEN FEES

We'll never charge you hidden fees. Our auto loans have no set-up fees and no pre-payment fees.

DEALER SELECT

Dealer Select and LZECU have joined forces to provide our members with a hassle-free auto-buying service with no hidden fees. With a network of auto dealers that have been certified for integrity, no-hassle service and value, you will benefit from a discounted price without the stress. Download the latest list from the Auto Buying Center on our website.

PAYMENT PROTECTION INSURANCE

With optional Credit Life and Credit Disability Insurance, your loan may be paid off or your monthly notes paid if you die or become disabled due to a covered illness. The cost of coverage is conveniently included in your monthly payments, and benefits are paid even when other insurance is in force - helping to reduce financial risk for you and your family.

GAP ADVANTAGE INSURANCE

We offer GAP Advantage Insurance on all auto loans at a rate that is always significantly lower than dealerships. Gap Advantage is a valuable asset that covers the difference between what your car is currently worth and your remaining auto loan balance. In the event of a total loss, GAP Advantage Insurance gives you peace of mind.



VEHICLE SERVICE CONTRACTS

Car repairs can be expensive and inconvenient! You may think it's too late to get an extended warranty for your vehicle, but the good news is that LZECU offers comprehensive, extended mechanical coverage on most new and used vehicles. You may even add the cost of the warranty to your LZECU auto loan.

Credit union extended warranty plans provide the same type of coverage but usually cost HUNDREDS of dollars less than profit-driven, dealer warranty plans!

With three levels of coverage to choose from, one is sure to be a fit for your needs! All plans include:

- 24-Hour Roadside Assistance
- Rental Car Reimbursement
- Trip Interruption Coverage
- Manufacturer's Deductible Reimbursement

REFINANCE AND SAVE

Already have a car you love but an auto loan that's not cutting it? Drive your loan to LZECU to take advantage of all these convenient, money-saving benefits!



Try our Dealer vs. CU Financing Calculator and our Auto Loan Payment Calculator at www.lzecu.org.



There's No Place Like Home!
LZECU offers real estate loan options to empower members to make their goals a reality.

Real Estate Loans

HOME EQUITY LOANS

A home equity loan is a fixed-rate installment loan that allows you to borrow up to 80% of the equity in your home. With a home equity loan from LZECU, you can refinance costly debt, pay for large upcoming expenses and handle expensive emergencies, among other uses.

UNIMPROVED PROPERTY LOANS

As real estate prices continue to rise year after year, investing in a parcel of unimproved property may be a wise financial decision. You may hold onto land for future development or look to sell the land as the property's value increases. A loan from LZECU can help you get a great rate on your investment.



Check current rates or apply for a real estate loan online by visiting www.lzecu.org/loans/mortgage-loans.shtml.



Whatever you need in life, LZECU has a loan to help you get it. All of our loans are designed with you in mind.

Other Consumer Loans

SIGNATURE LOANS

A signature loan from LZECU is a perfect way to pay off those high interest credit cards, consolidate bills or take that dream vacation. Whatever the purpose, this loan won't fail.

RECREATIONAL VEHICLES

With competitive rates and customizable terms, members can finance their recreational vehicles affordably and efficiently.

Recreational vehicle loans cover:

- Motorcycles
- Personal watercraft
- ATVs

We make it easy to get out and enjoy outdoor adventures.

BOAT AND RV LOANS

Imagine sailing into the sunset for much less than you imagined and then hitting the open road with the comfort of home. Finance your new or used boat or RV with LZECU, and you can have affordable payments that meet your budget.

FARM AND HEAVY EQUIPMENT

Whether you are in need of a new tractor or other heavy farm equipment, we can help you get a loan at a lower rate than other lenders offer.

SHARE SECURED LOANS

Build credit and meet your financial goals with a share secured loan. Borrow against your savings while keeping your funds untouched and earning dividends, all at a significantly reduced rate. It's a smart way to borrow without compromising your savings!

Enjoy convenient, 24/7 access to your LZECU accounts
whether you're at home, at work or on the go.

24/7 Account Access

ONLINE ACCOUNT ACCESS

Online Account Access is a FREE service and a must for your busy lifestyle. Log in to your account anywhere you have an internet connection, and you can:

- View holds and pending transactions
- Transfer funds between accounts
- View check images
- Access the LZECU Discount Marketplace
- View your receipts, e-statements and all account documents
- And more!

The information available to you through Online Account Access is the exact information stored on our computer system at the time you log in to your account. Transactions initiated through Online Account Access will be posted to your account immediately.

MOBILE BANKING APP WITH MOBILE DEPOSIT

Download the LZECU Mobile App from the Apple® App Store or Google Play™ so you will always have quick access to all the same features as online banking plus more.

- Freeze your debit card with Remote Control Cards
- Deposit your checks
- Find the closest free ATM using your current location
- And more!

ONLINE BILL PAY

Dedicated to making your life easier, we can help you avoid missing bill payments with Online Bill Pay.

- Schedule one-time or recurring payments
- Use your voice to pay bills with Alexa
- Send a gift with GiftPay
- View PDF statements with eBills from most payees



E-STATEMENTS

Want to get your statement quicker every month? Sign up for e-statements, and you'll receive an email notification as soon as your statement is available online, days before you would receive it in the mail. Plus, you have access to electronic archives of your past statements available to view or print whenever you need them.

TELEPHONE BANKING (ART)

You don't have to wait for our normal business hours to make transfers or get account information. ART is open for business 24 hours a day, seven days a week, and there is absolutely no charge for this service. You can access ART from any touch-tone phone and use it to:

- Obtain current account balances
- Balance your checkbook
- Transfer funds to accounts
- Make loan payments by transferring funds from checking or savings
- Verify electronic deposits and payroll deposit amounts and dates
- Have funds mailed to your home

ATMs

As a valued member, you have free access to over 95,000 ATMs nationwide through the Allpoint and MoneyPass ATM networks. These extensive networks allow you to conveniently withdraw cash at participating retailers like Walgreens, CVS, Target, HEB, 7-Eleven and many more - without paying a fee. Use the ATM locator tool on our mobile app to easily pinpoint the nearest participating ATM.



Member Benefits

FREE NOTARY SERVICE

When handling important legal documents such as wills and deeds, you'll often be required to have documents officially notarized. We offer a completely FREE notary service to our members with no appointments necessary!

LZECU DISCOUNT MARKETPLACE

We have your one-stop shop for savings with brands you know and love, including discounted tickets from Six Flags and Schlitterbahn. Browse over 40 categories across 500+ merchants, offering exclusive discounts just for you with new deals added weekly.

FREE COIN EXCHANGE

Save money with our free coin machine in the lobby. Unlike other coin machines that charge over 12% in fees, we let you exchange your coins for cash at no cost! Quick, easy, and hassle-free - stop by today!

WIRE TRANSFERS

Wire transfers allow members to transfer funds quickly and securely between financial institutions. LZECU accepts incoming wires for \$5 and sends outgoing wires for \$15. For incoming wire instructions please visit www.lzecu.org/services/wire-transfers.shtml.

WESTERN UNION WIRES

Western Union offers another safe and reliable way to send money. You can use this service to send money for a fee of \$20 to any Western Union location across the country, where it can be picked up in minutes by the recipient.



ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE

An LZECU Membership Perk is \$2,000 of TruStage® Accidental Death and Dismemberment Insurance Coverage at No Cost. To receive the AD&D coverage at no cost or obligation, all you need to do is claim it. Visit our website to learn how.

FREE FINANCIAL COUNSELING

Through your membership, and our partnership with BALANCE, we are proud to bring you FREE financial counseling with certified counselors. Some of the programs include:

- Debt and Budget Counseling
- Credit Report Review
- Student Loan Counseling
- Homeownership Counseling
- Rental Counseling



Mission

Our mission is to build lifelong relationships through family friendly service and provide beneficial, progressive financial services.

Vision

Our vision is to be the financial services provider of choice, enriching the lives of our members and employees.

Core Values

Excellent Member Service

Honesty

Integrity

Trust and Respect Internally and Externally

Open/Candid With Those We Serve Internally and Externally

Safety/Soundness/Financial Strength

"People Helping People" Philosophy

Community Responsibility

Adhering to our core values guides us to treat others with the courtesy and respect that we wish for ourselves. LZECU believes that through these actions we can achieve our primary goal of delivering an excellent member experience at all times.

Locations



LZECU OFFICE

205 Center Street, PO Box 158
Deer Park, TX 77536



HOURS

LOBBY

Monday - Friday 9am - 5pm

DRIVE-THRU

Monday - Thursday 9am - 6pm

Friday 9am - 5pm



24/7 TELEPHONE BANKING

Automated account information is available through the ART system 24/7 at 281-479-6651, option 1, using your ART PIN.



ATM LOCATIONS

LZECU Office Drive-Thru	205 Center Street, Deer Park, TX 77536
Bayport Plant Lunch Room	12801 Bay Area Boulevard, Pasadena, TX 77507
Deer Park Plant Gate 14	41 Tidal Road, Deer Park, TX 77536
Deer Park Plant N. Admin. Bldg	41 Tidal Road, Deer Park, TX 77536



Lubrizol Employees'
Credit Union



281.479.6651



800.477.LECU



281.479.3087



contact@lzecu.org



www.lzecu.org