

News & Notes

2ND QUARTER 2018

A Quarterly Publication by Lubrizol Employees' Credit Union



The Science of SAVING

Every child dreams about their future. Some of those dreams may require money to come true. How do you help your children achieve their dreams?

One way is to help them learn how to save their money.

In April, LZECU is celebrating Youth Month, a national event that teaches and encourages kids to develop good financial habits. The theme this year is "The Science of Saving," showcasing fun, sci-fi-inspired characters. Science has proven that if you start with small goals, saving your money can become a regular habit.

This year's Youth Month inspires children to begin saving the money they earn so they can attain their dreams of a happy future. During Youth Month, every LZECU member age 12 and under is eligible to be entered into our drawing for a special prize.

Enter by one of three ways:

1. Open a Lil' Atoms Youth Account.
2. Have your little one make a deposit at the credit union. (We'll have a free gift for every child who comes in!)
3. Post a picture on our Facebook page showing what your child is saving for and how they plan to achieve their goal.

To learn more, visit us online at www.lzecu.org.

Find a new setting
for your family selfie.

Vacation Loans

\$5,000 for 24 months
for as low as

6.49% APR*

Apply today at lzecu.org

*APR = Annual Percentage Rate. Certain restrictions may apply. Rate is determined by credit score. Offer ends 6/30/18.



Beware of Phishing Scams

Phishing is a type of phone and email scam designed to get valuable personal data from you. To keep your personal information and money safe, watch out for these requests:

- To send payment through a prepaid debit or gift card, money order or bank wire
- To not contact anyone until you send the payment
- To "verify" information such as your full Social Security number or credit card number

If you believe you've been scammed, file your complaint at www.ftc.gov.



Fraud Alert!

Be on the lookout for fake checks. They may look legitimate, but can be easily faked.

Don't be pressured into wiring or sending money after depositing a check. If you send money to a scammer, the funds may be impossible to recover.

You may be responsible for repaying the funds if you deposit a fake check and withdraw money, even if you were scammed.

If you're skeptical about any check you receive, bring it to the credit union for review.

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

Memorial Day
Monday, May 28

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 first 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 second 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 second 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

Set Sail for Savings
Boat & RV Special

as low as **3.99%** APR*

Apply today at lzecu.org

*APR = Annual Percentage Rate. Certain restrictions may apply. Rate is determined by credit score. Offer ends 6/30/18.

Make Life Easy with eBill

Now get a complete, detailed PDF of your monthly bill. With the new and improved eBill, you get down-to-the-penny details on balances, usage patterns, credits and more. You can even look back at old bills. Best of all, you can set up eBill today.

GO TO	the payments dashboard and select "Set up eBill"
ENTER	your login credentials for the payee's website
SELECT	the "View eBill" link once your eBill is available in the payments dashboard
CHOOSE	"download" to get a full, detailed PDF of your bill

You'll have better control and you can manage all of your bills from one place. Plus, with eBill, you can keep track of unexpected changes to your cell phone, credit card, cable, mortgage or utility bills (details vary by payee).*

View the Get Started demo from the link inside Bill Pay.

*Some payees may not provide full details of your monthly bill. For those payees, you will see a summary eBill.

Access to Records Notice

As a member of LZECU, you are entitled to review or receive a copy of the most recent version of the following credit union documents:

1. Balance sheet and income statement
2. A summary of the most recent annual audit
3. Written board policy regarding access to the articles of incorporation, bylaws, rules, guidelines and board policies
4. IRS Form 990

To request any of the above documents, please write: Lubrizol Employees' Credit Union, Internal Audit Department, 205 Center Street, Deer Park, TX 77536.

