

News & Notes

1ST QUARTER 2019

A Quarterly Publication by Lubrizol Employees' Credit Union



Scale Back **YOUR DEBT**



- Borrow up to \$25,000
- With rates as low as 7.49% APR*
- For up to 60 months

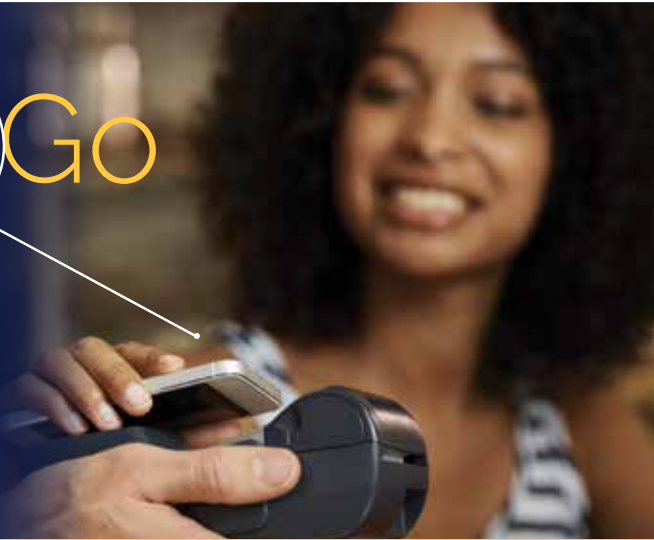
Don't let high-rate debt weigh you down. Get fiscally fit with our Debt Consolidation Special!

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 refinance or pay existing LZECU loans. Offer ends 3/31/2019.

Tap & Go

The newest way to pay is with your phone.



Add your LZECU Visa® debit card to your mobile wallet.

What is a mobile wallet?

A "mobile wallet" is an app on your smartphone that can securely hold your debit, credit and gift card information. Use it in stores at the checkout by tapping your phone to the card terminal where indicated, and your payment will be processed! You can also use mobile wallet for online purchases. No more digging around in your wallet or purse for your cards or cash – just tap and go!

Depending on your type of smartphone and wireless provider, you can use one of three apps for easy in-store and online payments: Samsung Pay®, Apple Pay® or Google Pay™.

No matter which app you use, here's what you need to know about mobile wallets:

- **It's safe.** A unique, device-specific transaction code is created for every use.
- **It's private.** Your card number is never shared with merchants or stored on your device.
- **It's accepted.** In store or online, use wherever you see your mobile wallet symbol.
- **It's flexible.** Most cards are accepted and keep their security and rewards benefits.

Add your LZECU Visa debit card to your mobile wallet today for easier shopping anywhere!

Please note: After you add your LZECU Visa debit card to your mobile wallet, call LZECU at 281.479.6651 so we can validate your device and activate the digital card.

SAVE
— THE —
DATE
65TH ANNUAL
MEETING
TUESDAY
FEBRUARY 26, 2019
7 P.M.

Join Us!

**Deer Park Theatre and
Courts Building
1302 Center Street
Deer Park, Texas 77536**

As a member of LZECU, you have a voice in your credit union. Attend our 65th Annual Meeting to learn about our accomplishments over the past year and our plans for the future. Enjoy refreshments, door prizes, drawings for special giveaways and more!

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

New Years Day

Tuesday, January 1, 2019

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 fourth 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 first quarter of 2019. 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 first quarter of 2019. 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



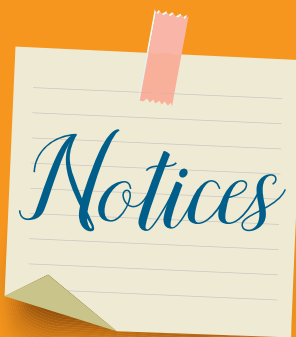
Be Aware of Mobile Deposit Fraud

Check fraud has been around for a long time, but a new scam using mobile deposit is becoming more common. This scam takes advantage of the gap between when money is available in your account and the time it takes for deposited funds to actually clear.

How it works • Typically, a fraudster will contact you posing as a potential employer, love interest, sweepstakes representative or other interested party. After building some trust with you, the person will offer to deposit money into your account by mobile deposit. The scammer will ask you for your online banking login information to make the deposit. After the check is deposited, the person asks you to take out some of the money and send it back or spend it. Later, the check ends up bouncing, and you are responsible for the amount of the check deposited.

Why it works • A major convenience of modern banking is the ability to access deposited funds immediately. However, the deposited check doesn't officially "clear" for a few days to a few weeks. If you spend the funds right away and the check ends up bouncing, the amount of the check plus fees are deducted from your account even if you have spent the money.

Protect yourself • Do not give anyone your login information nor any personal information such as social security number. Also, never send funds or prepaid money cards to somebody you do not know.



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 policies, articles of incorporation, bylaws, rules and guidelines
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, Texas 77536.

Complaint Notice

If you have problems with the services provided by this credit union, please contact us: Lubrizol Employees' Credit Union, 205 Center Street, Deer Park, Texas 77536 | Phone: 284.476.6651 | Email: contact@lzecu.org

The credit union is incorporated under the laws of the State of Texas and, under state law, is subject to regulatory oversight by the Texas Credit Union Department. If any dispute is not resolved to your satisfaction, you may also file a complaint against the credit union by contacting:

Texas Credit Union Department, 914 East Anderson Lane, Austin, Texas 78752 | Phone: 512.837.9236 | Website: www.cud.texas.gov

