

News & Notes

2ND QUARTER 2019

A Quarterly Publication by Lubrizol Employees' Credit Union



*APR=Annual Percentage Rate.
Certain restrictions may apply.
Rate is determined by credit score.
Offer ends 6/30/19.



YOUR NEXT ADVENTURE STARTS HERE.

EXPLORE THE WORLD YOUR
WAY WITH HELP FROM LZECU!

MOTORCYCLE, ATV & JET SKI® LOANS
AS LOW AS 4.99% APR* FOR 60 MONTHS

APPLY AT WWW.LZECU.ORG OR GIVE US A CALL AT 281.479.6651 TODAY.



Credit Unions Celebrate Youth
April 2019



The Future is Yours™

Picture it! Save for it! Share it!

The Future Is Yours:

Picture it! Save for it! Share it!

The future brings limitless possibilities. However, to make dreams come true, you need to have clear goals and save money to make them happen. LZECU can help with both!

The theme for Credit Union Youth Month this April is "The Future is Yours: Picture it! Save for it! Share it!" We're encouraging youth to write down their dreams, create vision boards and always strive to achieve their goals. These activities will help lay the groundwork for future success! Encourage your children to share photos of their dreams

on our Facebook page and let's talk about how to make them happen.

Bring your children into our branch during the month of April to open a new account and learn more about the benefits of saving for future goals.

PLUS, WIN \$100! Every child to open a new account in April or share a photo of their vision board on our Facebook page will be entered to win \$100. Winner will be announced on **May 1st**, so get those accounts opened and vision boards posted!

Paradise Is Closer Than You Think

Sail into savings with an LZECU Vacation Loan! In honor of our **65th year of serving you**, we're offering the perfect getaway loan at rates as low as **6.50% APR!**

- Borrow up to **\$5,000**
- Terms up to **24 months**
- Rates as low as **6.50% APR***

Paradise is calling – don't wait!
Contact LZECU today at
www.lzecu.org or 281.479.6651.

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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 19

Memorial Day

Monday, May 27

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 2019. 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 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 second 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



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FREE FINANCIAL EDUCATION WEBINARS



Struggling with your budget? Ready to buy a home but not sure where to start? Got questions about your credit score?

By partnering with BALANCE, LZECU brings you FREE webinars every month on topics like this and much more! Learn tips and tricks for sorting out your financial life and reaching your goals.

Visit our Facebook page at www.facebook.com/lzecu and click "Events" to view upcoming seminar topics. Then, click on the registration link to sign up!

UPCOMING TOPICS:

April – Understanding Credit
May – Stock Market Basics
June – The Sandwich Generation

THESE "MONEY EXPERIENCES" WILL TEACH YOUR KIDS DOLLARS AND CENTS



If you've been meaning to talk to your kids about money, April is the perfect time to start. Not only is it Credit Union Youth Month, but April 12 also marks National Teach Children to Save Day!

This special day was created by the American Bankers Association to promote financial literacy among children. In the spirit of the occasion, here are three real-world experiences that parents can use to introduce kids to personal finance.

Have your children make purchases

Purchasing something is perhaps the most direct way to understand how money works. Therefore, it's a great opportunity for your children. Try including them the next time you make a purchase.

Whether it's at the supermarket or movie theatre, give your kids cash to hand to the cashier, and then have them collect and count the change. (Note: This works best for cash purchases. Using a card may be a little too abstract.)

Lesson: Money is used in exchange for goods and services.

Open a savings account with them

There's no better way to explain saving money to a child than to open an account in their name for this specific purpose. It might be tempting to save time and do it online, but bring your child in person to our credit union office.

Show them the physical building, point out the ATM and have them meet the people behind the counter. Reinforce the roles that financial institutions play in managing your money. After the account is open, hatch a plan together for making regular contributions to it.

Lesson: While piggy banks are cute, savings accounts are the best option for stashing your cash.

Inspire them to start a business

There's a reason why lemonade stands have stood the test of time. These micro-businesses represent many children's first exposure to earning money. If lemonade's not their thing, encourage them to offer pet sitting or yard work services to your neighbors.

Lesson: Money is earned through work.

Article courtesy of BALANCE

SUMMER FUN is just around the bend

Summer's coming fast – luckily, we're ahead of the curve! Your discounted tickets to your favorite amusement parks are ready for you here at LZECU. It's our way of saying "thanks" for being a valued member!

See a teller today to get your discounted tickets to:

- » Fiesta Texas
- » Wet'n'Wild Splashtown
- » Schlitterbahn*

For more information, visit www.lzecu.org/services.

*You can also visit www.schlitterbahn.com/partnerdiscounts and enter eTicket code LECU.



 Lubrizol Employees' Credit Union



Federally Insured by the NCUA