

# News & Notes

4TH QUARTER 2021

A Quarterly Publication by Lubrizon Employees' Credit Union



Be on the

## Look Out

Read Below  
for New  
Debit Card  
Information

Coming in October 2021, all LZECU Visa® debit and ATM cards will be upgraded to a new servicing platform. Here's what this means for you:

- > You will be receiving a new Visa debit card or ATM card with a new card number, expiration date, PIN and security code.
- > **Activate your new debit card as soon as you receive it to start using it by October 27.** Destroy the old card by cutting it into several pieces or putting it through a shredder. Your old card will no longer work as of Monday, November 1, 2021.
- > You will assign your own unique PIN number at the time you activate your new card.

- > If you have any pre-authorized or recurring payments on your debit card, such as your gym membership or house utilities, you will need to notify those merchants/billers of your new card information.
- > If you use digital wallets, you will need to add your new card to Apple Pay®, Samsung Pay® or Google Pay™.
- > The new Visa debit card will have the contactless technology for added safety and security.
- > The CO-OP® ATM Network will be replaced with the MoneyPass® ATM Network, providing you with more free ATMs, along with the Allpoint® Network. Please refer to the ATM locator on the app or on our website for updated free ATMs as new locations are added and others are removed.

Please visit [www.lzecu.org/accounts/debit-card.shtml](http://www.lzecu.org/accounts/debit-card.shtml) for more information and FAQs. We thank you for allowing us the opportunity to continue working for you and your financial well-being.



## It's time to Deck the Halls

Make it easier with a  
**HOLIDAY LOAN**

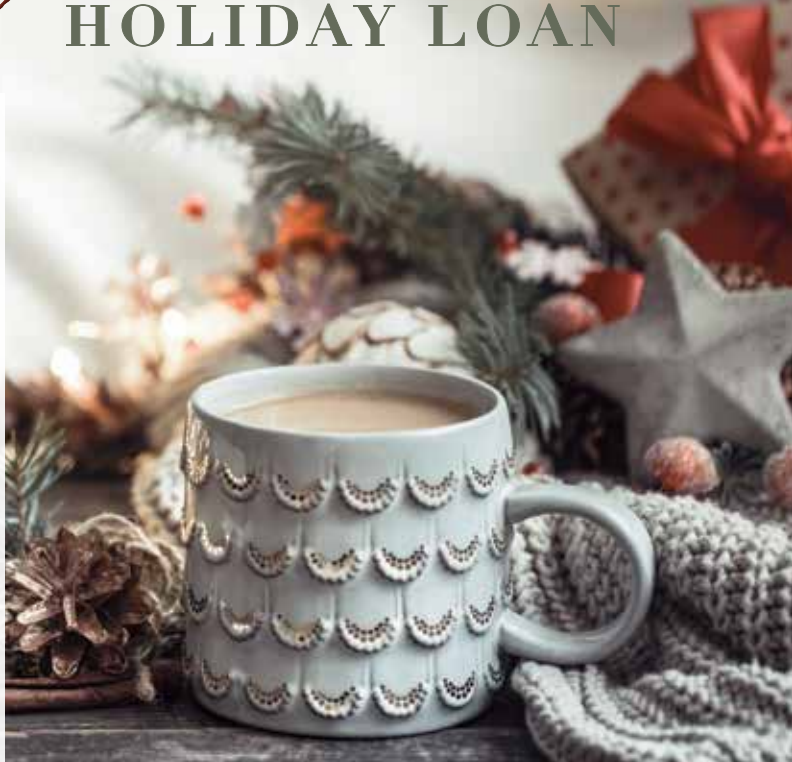
Ready to get into the holiday spirit? Lubrizon Employees' Credit Union is here to help make it easy!

We understand how much effort goes into making the holiday season special, from finding the perfect gift to organizing travel and feasts. Let a holiday loan from LZECU help you focus on the merriment instead of worrying about paying for it all.

- Borrow up to \$3,000
- Rates as low as 5.49% APR\*
- Terms up to 12 months

Give your loved ones the gift of an extra special holiday season. Apply online at [www.lzecu.org](http://www.lzecu.org) or visit your nearest branch.

\*APR=Annual Percentage Rate. All loans are subject to credit approval, and certain restrictions may apply. Offer good through 12/31/21.



## 👉 Visa Debit Card Foreign Transaction Fee Notice

EFFECTIVE JANUARY 1, 2022

The LZECU Visa Debit card may be used anywhere Visa debit cards are accepted—millions of merchants worldwide, online, over the phone, and in person.

To help cover currency conversion costs, VISA assesses an International Assessment Service Fee (ISA) of 1% of the purchase amount, which will be charged to your account. The ISA fee applies to all foreign transactions, including foreign ATM cash withdrawals. Please note, transactions

completed by merchants outside the United States are considered foreign transactions, regardless of whether you are located inside or outside the United States at the time of the transaction.

If you have questions regarding foreign transaction fees, please call our Payment Services Department at 281-479-6651 option 4.

# 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](http://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

#### Thanksgiving

Thursday & Friday, November 25 & 26

#### Christmas

Friday & Monday, December 24 & 27

#### New Year's Day

Monday, January 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 0.25% APY\* dividend for the third quarter of 2021. You must maintain a minimum daily balance of \$25 to earn the APY.\* Share dividends are paid on the last day of each quarter.

**Share Draft Accounts** will earn 0.10% APY\* for the fourth quarter of 2021. You must maintain a minimum daily balance of \$300 to earn the APY.\* Share draft dividends are paid on the last day of each month.

**Individual Retirement Accounts (IRAs)** will earn 0.50% APY\* for the fourth quarter of 2021. IRA dividends are paid on the last day of each month.

\*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](http://www.lzecu.org) and click Account Access.



Download our FREE LZECU Mobile Banking App



Like us on Facebook: Lubrizol Employees' CU

## DUE TO COVID-19, PICTURES WITH SANTA IS CANCELED.

We are so sorry; this was a difficult but necessary decision in order to keep you and our staff healthy and safe. We look forward to seeing everyone next year!



## Auto-automatic savings

Relax and enjoy the feeling of owning the car of your dreams with an auto loan from LZECU! Experience the savings with:

- > **NO PAYMENTS FOR 60 DAYS!**
- > **Rates as low as 2.24% APR\***
- > **Have a higher rate elsewhere? Refinance with us and save money!**

Apply online at [www.lzecu.org](http://www.lzecu.org) or call the Loan Department at **281.479.6651, option 3.**

\*APR=Annual Percentage Rate. All loans are subject to credit approval, and certain restrictions may apply. Offer good through 12/31/21



It's the most wonderful time for

## Skip-A-Pay.

Enjoy having no LZECU loan payments for a whole month. For only \$25 per skipped loan, you can skip your November, December or January loan payments and relax knowing you have the money you need to make it through the holidays. This great offer can be yours today; just fill out the form below and return it to our office, or submit the e-form found on our website at [www.lzecu.org](http://www.lzecu.org).

### Skip-a-Payment Request Form

Printed Member Name \_\_\_\_\_

Member Number \_\_\_\_\_

Daytime Phone \_\_\_\_\_

#### Choose which month to skip (select one):

- November (must apply by 10/31/21)  
 December (must apply by 11/30/21)  
 January (must apply by 12/31/21)

#### Deduct the \$25 processing fee per loan from:

- Savings Account (# \_\_\_\_\_)  
 Checking Account (# \_\_\_\_\_)  
 Check/Payment Enclosed

#### Loan(s) to skip:

- Skip all eligible loans       Skip only: Loan #: \_\_\_\_\_

Loan #: \_\_\_\_\_

Loan #: \_\_\_\_\_

Borrower's Signature \_\_\_\_\_ Date \_\_\_\_\_

Co-Borrower's Signature \_\_\_\_\_ Date \_\_\_\_\_

By signing above, you authorize LZECU to extend your final loan payment by one month. Interest will continue to accrue on all loans affected by the program, which will cause the maturity date on each loan to be extended. Your loan(s) must be current with LZECU, and you must have made at least six months of consecutive payments to take advantage of this offer. Mastercard®, Home Improvement Loans, Home Equity Loans and Unimproved Property Loans are not eligible for Skip-A-Payment. If you elected GAP, in the event a claim is filed, GAP will cover one skipped payment per year with a maximum of five skips. ALL BORROWERS/GUARANTORS WHO SIGNED ORIGINAL LOAN AGREEMENT MUST SIGN THIS FORM. All Skip Pay requests are subject to approval.

