

# News & Notes

3RD QUARTER 2022

A Quarterly Publication by Lubrizol Employees' Credit Union



Making New



## Friends?

Make a Referral and Earn \$25!



Love your LZECU membership? Then spread the word about LZECU to your friends and family!\* Refer a new member and earn \$25 when they open an account.

**New members can receive up to \$30:**

- ▷ \$10 for checking with a debit card
- ▷ \$10 for direct deposit
- ▷ \$10 for an approved loan

PLUS – both existing and new members who made referrals will be entered into a drawing for four tickets to an Astros game. Refer a friend today!

\*Membership promotion applies only to family members and friends employed by Lubrizol Corp Texas facilities and subsidiaries that have never been members at LZECU. They must open a savings and/or checking account by September 30, 2022.

From crayons to  
the cosmos...

...fuel their futures with a  
**Back-to-School Loan** from LZECU.



- + Borrow up to **\$3,000**
- + Rates as low as **6.99% APR\***
- + Terms up to **18-months**

Call, visit us online or drop by  
to apply today!

\*APR=Annual Percentage Rate. Certain restrictions may apply. Rate is determined by credit score. Offer ends 9/30/2022.

## Don't Fall Prey to Online Scams

One thing's for certain, scams affect everyone, often costing people their well-earned money.

Here are five tips to spot and protect yourself from scams.

### 1. Don't provide your information

Be wary of unsolicited calls and emails, even if from a company you recognize.

If asked for account information, such as login, passwords, card numbers, etc., don't answer. Banks will never ask for your information; they can verify your identity without it.

Also, if someone has remote access to your device, don't log in to any accounts. Scammers can capture everything you type, including login information.

### 2. Don't trust phone numbers and caller ID

Most people assume caller ID is trustworthy, not realizing scammers can spoof phone numbers. Before giving any information, hang up, find a trusted number, and call back.

### 3. Don't wire money or pay with a gift card

If someone requests you wire money or pay via gift cards, that's a red flag! Legitimate companies won't require such payment methods.

### 4. Be wary of upfront payments

If asked to pay upfront for something like a loan offer, debt relief, or a job, it may be a scam.

### 5. Never make snap decisions

Scammers threaten that "time is running out" to pressure victims into making snap decisions. Talk to someone you trust before giving information or money.

### What to Do If Your Account Has Been Hacked

**Contact us** – Watch your bank statement and look for unfamiliar transactions.

**Reset all your passwords** – Use unique, strong passwords for every account, especially when personal information or money is involved.

Scams can have lasting consequences on your financial health. By following these tips, you're taking steps to protect yourself, your identity, and your money.

# 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

Independence Day  
Monday, July 4

### Labor Day

Monday, September 5

## 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 second quarter of 2022. 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 third quarter of 2022. 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 0.70% APY\* for the third quarter of 2022. 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.

## FINANCIAL WELLNESS

**Free financial education webinars** are put on monthly, courtesy of our partner, Balance. You can register by visiting Events on our Facebook page or visit our website at [lzecu.org](http://lzecu.org).



### Coming this quarter:

- **July** – *Investing in Real Estate*
- **August** – *Raising a Money Smart Kid*
- **September** – *Personal Finance for College Students*

# LZECU Honors Credit Unions & Its Members

Celebrate the 74th Anniversary of International Credit Union Day® With LZECU!  
Thursday, October 20, 2022



Credit unions work hard around the world to contribute to a brighter financial future for their members. In honor of International Credit Union Day and our members, we'll be holding a drawing on Thursday, October 20, where **five winners will be rewarded \$50**.

We wouldn't be here without your trust and support. As part of the celebration, all members in good standing will be entered for a chance to win. Thank you for being a member!

## CATCH your ride

Snatch a great rate and coast into summer fun with our **Boat & RV Loans!**

> Rates as low as **3.99% APR\***

Apply at [www.lzecu.org](http://www.lzecu.org) or give us a call at **281.479.6651** today.

\*APR=Annual Percentage Rate. Certain restrictions may apply. Rate is determined by credit score. Offer ends 9/30/2022.



## Make Your House Your Home

Unlock a new chapter with a **home equity loan** from Lubrizol Employees' Credit Union.

Use it for home improvement projects, education expenses, consolidating your debts, and more!

Contact our loan officers today to learn more about our low rates and how you can make your house feel more like home.



## ACCESS TO RECORDS & COMPLAINT NOTICE

### Access to Records Notice

Members are entitled to review or receive the latest version of these 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

Request any of the documents by writing:

**Lubrizol Employees' Credit Union  
Internal Audit Department  
205 Center Street  
Deer Park, Texas 77536**

### Complaint Notice

If you have a problem with the services provided by this credit union, please contact us at:

**Lubrizol Employees' Credit Union  
205 Center Street  
Deer Park, Texas 77536  
Phone: 281.479.6651  
Toll Free: 1.800.477.5328  
Fax: 281.479.3087  
Email: [contact@lzecu.org](mailto: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 the Texas Credit Union Department at:

**914 East Anderson Lane Website: [www.cud.texas.gov](http://www.cud.texas.gov)  
Austin, Texas 78752-1699 Email: [complaints@cud.texas.gov](mailto:complaints@cud.texas.gov)  
Phone: 512.837.9236  
Fax: 512.832.0278**



**Lubrizol Employees'  
Credit Union**



Federally Insured by the NCUA