

# News & Notes

1ST QUARTER 2024

A Quarterly Publication by Lubrizol Employees' Credit Union



## MARK YOUR CALENDAR

### For Our 70th Annual Meeting!

March 6, 2024, 7:00 p.m.  
Deer Park Theater and Courts Building  
1302 Center Street  
Deer Park, Texas 77536

*Join us at our 70th Annual Meeting. We're excited to celebrate this huge milestone with special door prizes and giveaways! Come enjoy refreshments as we share our accomplishments over the year, as well as our plans for the future.*

*We hope to see you there!*

## Smart Strategy:

### Open a Secondary Savings Account

There are several reasons why you have a savings account: emergencies, fun money, supporting a goal, holiday spending, retirement... the list goes on. And that's exactly why it's smart to have a secondary savings account.

Opening a secondary savings account with a specific goal will (for example) help prevent you from dipping into your emergency fund for a vacation and vice versa.

#### Getting started is simple:

**Step 1: Decide the goal of your secondary savings account.**

Is it for holiday spending? A vacation? A passion project? Emergencies? Having a goal will help you save.

**Step 2: Open a new savings account.**

Contact us online, visit our branch or call 1.800.477.LECU to open your secondary savings account.

**Step 3: Start saving!**

Automate the process by direct depositing funds into your savings account or setting up a rule that automatically transfers funds into the account. Every dollar counts!

Open a secondary savings account today!  
Your future self will thank you.

## New Year's Resolutions



PAY OFF DEBT • BUILD EMERGENCY SAVINGS • PLAN A VACATION

NEW YEAR. NEW YOU. NO DEBT.

Make 2024 the best year yet and achieve your financial resolutions with our Debt Consolidation Loan special! Start making your goals a reality by consolidating multiple high-rate loans into one convenient low-rate payment. Celebrate the new year feeling confident you're set on the right path toward being debt-free.

- Borrow up to \$25,000
- Terms up to 60 months
- Save thousands of dollars on interest

As low as  
7.99% APR\*

Don't delay getting started! This offer is only available until March 31, 2024. Apply at [www.lzecu.org](http://www.lzecu.org) or visit our branch today.

\*APR = Annual Percentage Rate. All loans are subject to credit approval, and certain restrictions may apply. Offer good through March 31, 2024.

FOR ALL THE PATHS  
NOT YET explored...

Boat and RV Loans



Your dreams of traveling, whether by land or water, can come true with a Boat or RV Loan from Lubrizol Employees' Credit Union. Enjoy the open air and rates as low as

**6.49% APR.\***

What adventures will you take this year? Apply today at [www.lzecu.org](http://www.lzecu.org) or visit our branch.

Have a Boat or RV Loan through another lender? Contact us today to see how much you could save by switching your loan to LZECU.

\*APR = Annual Percentage Rate. All loans are subject to credit approval, and certain restrictions may apply.

# 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

#### New Year's Day

January 1

#### Martin Luther King Jr. Day

January 15

## ATMs

Locate one of over 90,000 FREE ATMs using the ATM locator on our app or website!

## DIVIDENDS DECLARED

For **Share Accounts**, the LZECU Board of Directors approved a 0.60% APY\* dividend for the fourth quarter of 2023. 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 0.15% APY\* for the first quarter of 2024. 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 1.25% APY\* for the first quarter of 2024. 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 visiting our website at [www.lzecu.org](http://www.lzecu.org).

### Coming this quarter:

**January:** 10 Steps to Financial Success

**February:** Solving the Mystery of Credit Reports

**March:** Saving with Purpose



## Free Checking with Ultimate Flexibility

Your checking account should be convenient and packed with benefits that help you reach your financial goals. We designed a free checking account that achieves both.

Everything you want and need in a checking account is right here.

- No monthly maintenance fees
- No minimum balance required
- Free Overdraft Protection
- Free standard checks for 55 and older
- Free Bill Pay with option to Pay a Person
- .50% Rate Discount on all non-mortgage collateral type loans
- Monthly dividend paid on minimum daily balance of \$300 or more
- Free Visa® Debit Card with access to over 90,000 Free ATMs Nationwide
- Free Online and Mobile access for setting alerts, transferring money, reviewing account activity and more

## Open your FREE checking account today!

Simply visit [www.lzecu.org](http://www.lzecu.org) or contact us at 281-479-6651 to get started.



## Free Self-Serve Coin Machine

### Bring your change to the credit union!

Our new self-serve coin machine is in our lobby waiting for you. Bring your loose change to our coin machine to exchange it for cash... **FREE of charge to all members!**



## 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