

# News & Notes

2ND QUARTER 2024

A Quarterly Publication by Lubrizol Employees' Credit Union



# Adventure Awaits



## \$5,000 Summer Loan Special

Rates as low as  
**6.99% APR\*** for  
24 months

Skip the credit card. Our **\$5,000 Summer Loan Special** offers a **6.99% APR\*** that's lower than most credit card rates – which means more money in your pocket for fun and less spent on interest payments. The flexibility of our loan special gives you the cash to do whatever you want! Use it for:

- A vacation
- Debt consolidation
- Home projects
- Hobby expenses
- School funding
- And much more!

Apply today by visiting [lzecu.org](http://lzecu.org) > Loans > Personal Loans. Or visit a branch or call us at 1-800-477-LECU.

\*APR=Annual Percentage Rate. All loans are subject to credit approval, and certain restrictions may apply. Offer ends 6/30/24.

## Streamline Your Finances with Bill Pay and You Could Win \$150!

Tired of juggling multiple bills and deadlines? Say goodbye to the hassle with our convenient and secure Bill Pay service! **Sign up and pay a bill by June 30, and you'll automatically be entered to win \$150.**

### Convenience at Your Fingertips

Imagine having all your bills organized in one central hub. With Bill Pay, managing your finances becomes a breeze. No more logging into multiple accounts or dealing with paper statements. Everything you need is right at your fingertips.

### Security You Can Trust

Worried about the security of online payments? Rest easy with our secure Bill Pay platform. Pay your bills electronically with peace of mind, knowing that your transactions are protected. Plus, track your balances

and send secure person-to-person payments – all within one secure environment.

### Never Miss a Deadline Again

Forget about late fees and missed payments. With Bill Pay, you'll receive text or email alerts whenever a bill is due. Say goodbye to the stress of remembering multiple due dates – our convenient reminders ensure that you stay on top of your financial obligations.

### Simplify Your Life with eBills

Tired of sifting through piles of paper statements? With eBills, you can view monthly statements from eligible billers all in one place. No more clutter, no more hassle – just easy access to your financial information whenever you need it.



Don't miss out on the chance to revolutionize the way you manage your finances. Sign up for Bill Pay today and enjoy the convenience, security, and peace of mind that comes with effortless bill management. Plus, with our exciting \$150 giveaway, there's never been a better time to get started. Say goodbye to stress and hello to financial freedom with Bill Pay! Learn more by visiting [lzecu.org](http://lzecu.org) > Services > Online Services > Bill Pay.



Rates as low as  
**5.24% APR\***  
No payments for 60 days!

## Pick your favorite way to *play*

ATVs, JET SKIS, MOTORCYCLES • NEW, USED OR REFINANCED

ATVs, Jet Skis, Motorcycles – whether you want to enjoy the open road or the sparkling sea, we've got you covered with a low-rate recreational vehicle loan.

For a limited time, take advantage of:

- Rates as low as 5.24% APR\*
- No payments for 60 days
- Variety of term options

Start making memories! It's the perfect time to shop for your recreational vehicle of choice.

Learn more or apply online by visiting [lzecu.org](http://lzecu.org) > Loans > Recreational Vehicle Loans.

\*APR=Annual Percentage Rate. All loans are subject to credit approval, and certain restrictions may apply. Offer ends 6/30/24.

# 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 | 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

**Memorial Day**  
Monday, May 27

## 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 first quarter of 2024. 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 second 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 second 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 [lzecu.org](http://lzecu.org).

### Coming this quarter:

April – *Teens and Money*

May – *Retirement Planning Later in Life*

June – *Becoming a Homeowner*



Lubrizol Employees'  
Credit Union



Federally Insured by the NCUA

Sign up for

## E-Statements

### Save time. Save space. Save trees!

Environmentally conscious and security-minded people are choosing to receive E-Statements in place of traditional paper statements. We offer this service FREE to our members.

E-Statements are electronic copies of your account statements that you can view, search, save and print online anytime. They are:

- **Fast** – Available online, days sooner than paper statements that arrive by mail.
- **Convenient** – No need to file paper statements or properly dispose of them. E-Statements are stored for you online and archived for two years.
- **Secure** – Access your E-Statements using your secure online banking account login. E-Statements are not sent by email or by paper to an unsecure mailbox.
- **Environmentally friendly** – E-Statements save paper, ultimately saving trees and helping the environment.

Join thousands of other members who have made this simple switch that makes a big difference.

If you need any help, don't hesitate to reach out to us. Our team is always here for you.



### SIGNING UP IS EASY!

1. Give us a call or sign in to online banking.
2. From online banking, click the email settings from the main menu.
3. Click on your email and check the box for E-Statements.
4. Agree to the disclosures and submit!



## BEWARE of Phone Phishing Scams

Identity theft is one of the fastest-growing crimes in the country. Here at LZECU, we are doing all we can to help protect you. One growing fraud tactic is phone scams and spoof calls. In these scams, callers pretend to be your credit union, credit card company or other organization to get you to give them personal and financial information. The caller may make claims about the status of your accounts or credit cards. They then ask for your account or credit card information, which they use to steal your identity and money.

Put a stop to phone scams. Follow these tips to protect yourself from fraud:

- When a caller claims to represent LZECU, your credit card company or another organization, hang up and call the company's official number. Remember, don't trust the caller ID! Scammers can spoof phone numbers, making it appear as if the call originates from the company or organization they're claiming to be with.
- Do NOT provide personal or financial information over the phone, especially if you did not initiate the call. We will NEVER ask for your full Social Security number, debit card or account number, any of your login information or verification codes. However, our fraud department may request the following: last four digits of SSN, last four digits of debit card, phone number or ZIP code.
- Notify the company being impersonated if you receive a scam call. You can also report the call to the Federal Communications Commission at [fcc.gov/complaints](http://fcc.gov/complaints) or (888) 225-5322.

For more information, go to [lzecu.org](http://lzecu.org) > Resources > Fraud Protection.