

News&Notes

3RD QUARTER 2025

A Quarterly Publication by Lubrizol Employees' Credit Union

Hit the Waves

With a
Boat Loan

Swap your pool floaties for a boat you take out on the open water for years to come. Our competitively low rates and terms make it easy to upgrade your summer experience without breaking the bank.

And if adventures on land are more your thing, we've got you covered there too. Including:

- Boats
- RVs

Apply for a recreational vehicle loan by visiting: lzequ.org > Loans

As low as
5.74% APR*
for 60 months

*APR=Annual Percentage Rate. All loans are subject to credit approval, and certain restrictions may apply. Offer ends 9/30/25.

YOUR SPACE HAS GOOD BONES

Make It Even Better With a Home Equity Loan!

Rates as low as
6.24 APR%*

Renovating your kitchen for better functionality, upgrading your bathroom, investing in new siding – it's all possible with a home equity loan from us!

This low-rate loan draws from the equity you've built in your home and is perfect for big-ticket expenses. Many people use a home equity loan for home improvement projects, consolidating high-rate debt, higher education funding or taking a dream vacation.

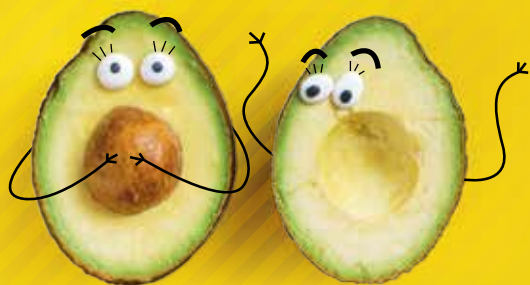
- ✦ Current rates as low as **6.24% APR.***
- ✦ Minimum loan amount is \$15,000.
- ✦ Interest may be tax deductible. Check with your tax advisor for eligibility.
- ✦ Closing costs due at signing. Please call for details.

Apply today by visiting **lzequ.org > Loans > Real Estate Loans**.

Or visit a branch, send us a message on our website or call us at **1-800-477-LECU**.

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

Your friend is missing something...



**An account at
Lubrizol Employees' Credit Union**

Earn **\$25** for every new member you refer.
New members earn up to **\$55**.

Something's missing, and we're pretty sure it's extra money in your pocket for referring a friend, family member or colleague. Every time someone you refer joins our credit union, you'll receive **\$25**, and they can earn up to **\$55**.

WHO CAN JOIN?

Our membership is open to anyone who is an employee of Lubrizol Corporation's Deer Park and Bayport facilities in Texas, including any Texas subsidiaries, retirees and family members.

WHY JOIN?

Because we're a credit union, we don't answer to shareholders. Everything we do is to better the financial lives of our member-owners, which means benefitting from personal service, higher deposit rates, lower interest rates and little to no fees.

NEW MEMBERS CAN RECEIVE UP TO \$55!

HERE'S HOW:

- **\$25** for opening a new membership with direct deposit.
- **\$10** for opening a checking account with a debit card.
- **\$20** for an approved loan or credit card.

New members can start an application by visiting **lzequ.org > About Us > Membership** or a branch near them.

Membership promotion applies only to family members and friends employed by Lubrizol Corp Texas facilities and subsidiaries that have never been members at LZEQU. They must open a savings and/or checking account by September 30, 2025. Direct deposit must be made within 60 days of account opening.

pack the necessities

without packing on the debt

BACK-TO-SCHOOL LOAN
\$3,000 • 18-MONTH TERM
AS LOW AS 7.24% APR*

Whatever they need, you can cross it off your list without the added stress of high-interest debt. Our back-to-school loan offers a rate that's lower than most credit cards and provides ample time for repayment.

Applying is easy! Visit **lzequ.org > Loans > Personal Loans** to apply online.

This is a limited-time offer, so act fast!

*APR=Annual Percentage Rate. All loans are subject to credit approval, and certain restrictions may apply. Offer ends 9/30/25.





Celebrate International Credit Union Day With Us!

Our members are at the heart of everything we do – and we want to show our appreciation!

Join us on International Credit Union Day for a special Member Appreciation event filled with fun, food and gratitude. We're excited to celebrate YOU – our valued member.

Date: Thursday, October 16, 2025

Time: 11:00 AM – 1:00 PM

Location: LZECU



Here's what we have planned just for you:

- ✧ FREE BBQ sandwich lunch catered by the local favorite Tony's BBQ [served while supplies last!]
- ✧ Giveaways and door prizes
- ✧ Friendly faces, good conversation and a celebration of our amazing members



Whether you've been with us for years or just joined, we'd love the opportunity to say thank you in person. Stop by, grab lunch and let us show you how much you mean to us. We can't wait to see you there!

Because at LZECU, you're more than a member – you're family.

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

Independence Day
Friday, July 4

Labor Day

Monday, September 1

ATMs

Locate one of over 95,000 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 second quarter of 2025. 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 third quarter of 2025. 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 third quarter of 2025. 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.

Important Update: Regulation CC Changes Effective July 1, 2025

We want to inform you about a change to Regulation CC, a federal rule that governs the availability of funds deposited into checking accounts. These updates are designed to keep pace with inflation and ensure consistent access to your money.

What's Changing?

Effective July 1, 2025, the following adjustment will take place: The amount of funds you can access from certain check deposits will increase from \$225 to \$275 on the next business day after the deposit. Additionally, for new accounts, large deposits and checks that require additional review, the exception hold amount will increase from \$5,525 to \$6,725.

What This Means for You

These changes mean faster access to more of your money after you deposit checks, especially in the case of standard holds. The update also affects the amount of funds subject to extended holds under certain circumstances. You do not need to do anything. These changes will automatically take effect and be reflected in your account activity as applicable.

If you have questions or want to learn more about how check holds work, our team is happy to help. You can visit your local branch, call us at **281-479-6651**, or check out our Funds Availability Policy Disclosure online at lzecu.org.



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**

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
Austin, Texas 78752-1699
Phone: 512.837.9236
Fax: 512.832.0278**

**Website: www.cud.texas.gov
Email: complaints@cud.texas.gov**



Lubrizol Employees'
Credit Union



Federally Insured by the NCUA