

# News & Notes

4TH QUARTER 2025

A Quarterly Publication by Lubrizol Employees' Credit Union

A GREAT AUTO  
RATE IS ON THE

# Horizon.

Auto Loan Rates as low as

**3.99% APR\***

**\$250 cash back**

*on all qualifying loans*

No matter how long your daily drive is, you'll like it more when you do it in a new car.

**Plus, we're offering rates as low as 3.99% APR on auto loans!** That means you can spend more time on the road and less money on your loan.

If you already love your ride but not your auto rate, we have refinancing options! You can keep your car but get a better rate when you refinance with LZECU.

**Plus, for a limited time, we're offering \$250 cash back on all qualifying loans!** Whether you're buying a new vehicle or refinancing your current one, you can get some extra gas money just by opening your loan with us.

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

Get There Faster  
with LZECU!

\*APR = Annual Percentage Rate. To qualify for the \$250 cashback incentive, the auto loan must be for the purchase or refinance of a new or used vehicle that has never been previously financed with LZECU. Loan must be approved, funded and remain open for a minimum of 90 days to receive the cash back. All loans are subject to credit approval, and certain restrictions may apply. Offer ends 12/31/25.

## Holiday Scams Are Smarter Thanks to AI. Stay Alert!

As we head into the holiday season, it's a time for family, celebration... and unfortunately, scammers. This year, fraudsters are getting more sophisticated – leveraging artificial intelligence (AI) to trick even the savviest shoppers.

Your financial safety is our top priority. Here's what you need to know to protect yourself from the newest wave of AI-powered holiday scams.

### Top AI-Driven Scams to Watch Out For

#### 1 Fake Customer Service Bots

Scammers are creating fake websites and chatbots that look just like your favorite retailers. They may offer “holiday discounts” or “order tracking help,” but they're really just after your personal info and credit card numbers.

**Tip:** Always go directly to the retailer's official website or app. Never click links from unsolicited emails, texts, or social media.

#### 2 Voice Cloning Scams

AI can now mimic voices with shocking accuracy. Scammers may pretend to be a loved one in trouble – like a grandchild or sibling – asking for urgent money transfers.

**Tip:** If you get a call or voice message that seems suspicious, hang up and call the person directly using a number you know.

#### 3 AI-Written Phishing Emails

These emails are cleaner, more convincing, and often holiday-related [think shipping delays, fake gift card offers, or donation requests]. AI helps scammers sound more legitimate.

**Tip:** Watch for subtle misspellings, unusual sender addresses, and a sense of urgency. When in doubt, don't click!

### HOW YOU CAN STAY SAFE

- + Use strong, unique passwords and enable two-factor authentication.
- + Set up alerts through the LZECU mobile app so you can stop fraudsters before they drain your account.
- + Never share personal info via email, text, or social media.
- + Report suspicious activity immediately to our Member Services team.

*From all of us, we wish you a safe, joyful, and scam-free holiday season!*

# Get Your Picture Taken with Santa



JOIN US!

**Time:** 1:30 to 4:30 p.m.  
**Date:** Friday, December 19  
**Location:** LZECU Lobby  
**Great Fun:** Refreshments and gifts for all children!

## 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](http://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**  
**Veterans Day:** November 11  
**Thanksgiving:** November 27 & 28  
**Christmas:** December 24 & 25  
**New Year's Day:** January 1

## 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 third 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 fourth 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 fourth 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.

# Brighten the Season

WITH A CHRISTMAS LOAN

LZECU wants to help lighten your load this holiday season! That's why we offer **\$5,000 Christmas loans at rates as low as 6.99% APR\* for a 12-month term**. This special loan has a rate lower than most credit cards, which means lower payments! Use the money to:

- Purchase gifts
- Take a vacation
- Consolidate high-interest debt
- 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.

### CHRISTMAS LOAN

**\$5,000**

Rates as low as

**6.99% APR\***

\*APR=Annual Percentage Rate. All loans are subject to credit approval, and certain restrictions may apply. Offer good through 12/31/25.

## Holiday Skip-A-Payment

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 [lzecu.org](http://lzecu.org).

### Skip-A-Payment Request Form

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

Email \_\_\_\_\_

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

Choose which month to skip (select one):

- ☐ November (must apply by 10/31/25)  
☐ December (must apply by 11/30/25)  
☐ January (must apply by 12/31/25)

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

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-A-Payment requests are subject to approval.



**Lubrizol Employees'**  
**Credit Union**



Federally Insured by the NCUA