

News & Notes

1ST QUARTER 2026

A Quarterly Publication by Lubrizol Employees' Credit Union



\$25,000
As low as
6.99% APR*
Up to 60 months

STRESSED ABOUT DEBT?

A DEBT CONSOLIDATION LOAN COULD HELP!

Managing multiple bills each month can take a toll on your peace of mind. When due dates and interest rates pile up, it's hard to feel in control. A debt consolidation loan can ease that stress by turning several payments into one manageable monthly payment – often at a lower rate or potentially lower payment.

It's a small change that can make your finances (and your days) feel a lot lighter.

Apply today by visiting:
lzecu.org > Loans > Personal Loans

Or visit a branch or call us at: **1-800-477-LECU**

*APR=Annual Percentage Rate. Certain restrictions may apply. Rate is determined by credit score. This offer may not be used to pay for existing LZECU loans. Offer ends 3/31/26.

Your Credit Score: What Really Matters in 2026

Your credit score plays a big role in your financial life. But with so much information floating around, it can be hard to know what truly matters. Get ready for 2026 with this clear, simple look at what actually impacts your score and how you can keep it moving in the right direction.

1 Your Payment History Still Matters Most

This one has never changed. The biggest factor in your credit score is whether you make your payments on time. Even one or two late payments can cause a noticeable dip.

Tip: If you ever feel stretched thin, reach out early. We're always here to help explore options before a payment becomes an issue.

2 Keep Balances in Check

Credit agencies look at how much of your available credit you're using. A good rule of thumb is to keep balances below 30% of your credit limits if possible. Lower balances show lenders you're not overextended, which can improve your score – and your peace of mind.

3 Older Accounts Help

The longer your accounts have been open and in good standing, the better. Closing older cards, even if you don't use them often, can shorten your overall history, which may affect your score.

4 Mix of Credit Makes a Difference

Having a variety of credit types – such as credit cards, an auto loan, or a personal loan – can strengthen your score. It shows you can manage different responsibilities successfully.

Tip: You never need to take out credit you don't need. A healthy mix happens naturally over time.

5 New Credit Inquiries: Small but Important

Applying for too many new credit accounts in a short window can temporarily lower your score. A single inquiry isn't a big deal, but several at once can add up.

CREDIT SCORE MYTHS TO IGNORE IN 2026

“Checking your own credit hurts your score.”

False! Personal credit checks are “soft pulls” and do not affect your score.

“Carrying a balance helps you build credit.”

Nope – paying in full is healthier for your wallet and your score.

“Closing a card will always raise your score.”

Not necessarily. It may lower your total available credit or shorten your credit history.

HOW WE CAN HELP

Staying on top of your credit doesn't have to feel overwhelming. As your credit union, we're here to support your financial well-being every step of the way. Whether you're building credit, rebuilding, or just trying to boost your score for a future loan, we can help you understand your options.

Want to learn more or explore loan options that fit your financial goals? Call or plan a visit with one of our loan officers today.

YOU'RE INVITED!

LZECU 72nd Annual Meeting



March 3, 2026, 7:00 p.m.
Deer Park Theater and Courts Building
1302 Center Street
Deer Park, Texas 77536

We're hosting our 72nd Annual Meeting, and you're invited to be part of the fun. Stop by for refreshments, door prizes, and cash giveaways while connecting with your credit union community.

It's a great chance to catch up, celebrate our progress, and look forward to what's next together. Hope to see you there!



MEMORIES for the MAKING

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

Martin Luther King Jr. Day: January 19

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 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 first quarter of 2026. 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 1.75% APY* for the first quarter of 2026. 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.

MOTORCYCLE, ATV & JET SKI LOANS

New, used and refi rates as low as **4.74% APR***

Gear up for hunting season with the ride that gets you exactly where you want to be! For a limited time, you can finance your ATV at a special low rate – and the same great offer applies to motorcycles and personal watercraft, too. Whether you're navigating trails, cruising the open road, or making waves, we're here to help you enjoy more adventure for less.

Apply online today!

*APR=Annual Percentage Rate. All loans are subject to credit approval, and certain restrictions may apply. Offer ends 3/31/26.



Build Your Emergency Savings – One Step at a Time

Life happens – and having a little extra set aside can make all the difference. A simple way to start (or grow) your emergency fund is by opening a secondary savings account dedicated just for life's "what-ifs."

Set up a small automatic transfer each payday, and watch your balance grow without you even thinking about it. Even \$10–\$20 at a time can build real peace of mind over the year.

We're here to help you get started. Give us a call to see how you can open your secondary savings today.

Free Notary Service for Members

Another everyday benefit of being part of our credit union family.

Need a document notarized? We've got you covered! As part of your membership, we offer free notary services to help make life a little easier. Whether you're finalizing paperwork, signing important forms, or taking care of personal business, our team is here to help – quickly and conveniently.

Just stop by or give us a call to confirm availability.



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 Website: www.cud.texas.gov
Austin, Texas 78752-1699 Email: complaints@cud.texas.gov
Phone: 512.837.9236 Fax: 512.832.0278**



Lubrizol Employees' Credit Union



Federally Insured by the NCUA