

News & Notes

2ND QUARTER 2026

A Quarterly Publication by Lubrizol Employees' Credit Union



YOUR LZECU MASTERCARD JUST GOT AN Upgrade



We're excited to share that our Mastercard® now features a fresh new look – along with added technology to make paying easier and more secure. If you're receiving a new card due to expiration, replacement, or as a new cardholder, you'll notice the updated look and added technology right away.

WHAT'S NEW?

A Modern Design

A clean, updated look that reflects your credit union's commitment to serving you.

Contactless "Tap to Pay"

No more swiping or inserting your card when you're in a hurry. Simply tap your card at checkout anywhere you see the contactless symbol. It's fast, secure, and perfect for everyday purchases.

Digital Wallet Compatibility

Add your card to your mobile wallet to pay with your smartphone or smartwatch in stores and online – with added layers of security through tokenization and device authentication.

You don't need to take any action right now. As your current card expires or if you request a replacement, you'll automatically receive the new version with these enhanced features. While the appearance is new, the trusted benefits, low rates, and service you count on remain the same.

We're proud to continue enhancing the tools that help you manage your money with confidence and convenience. If you have questions about your Mastercard or would like to explore how it fits into your overall financial plan, we're here to help.

Wishes Do Come True

Summer Loan
up to \$5,000
terms up to 24 months
as low as 6.99% APR*

This summer, check off your bucket list with help from a Summer Loan! The rate is lower than most credit cards, which means it's a more affordable way to stay on budget while you focus on the fun.

Applying is easy!

1. Visit lzecu.org > Personal Loans.
2. Click the "Apply Now" button, select "Personal Loans," and fill out the application.
3. If you're approved, we'll deposit the funds into your LZECU account!

Prefer to apply in person? No problem! Stop by the branch and our lending team can assist you.

Don't delay! This is a limited time offer.

*APR=Annual Percentage Rate. All loans are subject to credit approval, and certain restrictions may apply. Offer ends 6/30/26.

Important Change in Terms EFFECTIVE JUNE 1, 2026

Under your Membership and Account Agreement, Loan Agreement, and Credit Card Agreement, the following changes will take effect June 1, 2026:

- A \$20.00 loan late fee will be assessed if you are 11 or more days late in making a payment (previously 20 or more days late).
- Loan returned payment fee will increase from \$15.00 to \$25.00.
- Credit Card (Mastercard®) returned payment fee will increase from \$20.00 to \$25.00.

All other terms remain unchanged. Please contact us with any questions.

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 25

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 2026. 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 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 second 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.



FOUND A GREAT LOAN RATE? LET US MEET OR BEAT IT



Shopping for a vehicle, boat, RV, or other secured loan? Before you finalize financing elsewhere, let your credit union take a look.

At Lubrizol Employees' Credit Union, we'll meet or beat any written loan offer by 0.25% on qualifying collateral loans – down to our floor rate (which varies by loan type).

Even a quarter-percent difference can help lower your monthly payment and reduce the amount of interest you pay over time. As a member-owned credit union, our goal

is simple: help you borrow wisely and keep more money in your pocket.

If you've received a written offer from another lender, bring it to us and we'll review it with you. We'll explain your options clearly and make sure you're getting the best rate available within our guidelines.

Have questions? Our loan officers are always happy to help walk you through the details and answer any questions you may have. Before you sign, let's talk!

Swing Into Savings: Celebrate Youth Month with Big Rewards

This April, we're celebrating **National Credit Union Youth Month** by helping young savers build strong financial futures – and rewarding them for it!

ENTER TO WIN 2 TICKETS TO AN ASTROS GAME!

Open a new youth account (ages 0-17) or make a deposit into an existing youth account during April, and you'll be entered to win two tickets to an Astros home game in May.

Bonus Prizes for Smart Savers

- + First three new youth accounts receive a **\$20 opening deposit** on us!
- + Every deposit of \$10 or more enters you into our **weekly prize drawing** for fun giveaways like movie tickets, gift cards, and more!

Why Join?

- + No monthly fees for youth accounts.
- + Earn dividends on savings.
- + Financial education tools to build smart money habits.
- + Give your child a head start on saving and a chance to win big! Stop by or apply online today.

Hurry! Giveaways end April 30. Visit lzecu.org or call us at **281-479-6651** to learn more.



BEWARE Text Message Scams Are Getting Smarter: How to Spot a Fake Bank Alert

Have you received a text that says something like, "Urgent: Your account has been locked. Click here to verify"?

You're not alone – and it may not be real.

Text message scams (also called smishing) are on the rise. Scammers can make messages look like they're coming from your financial institution, a delivery service, or even a government agency. Their goal? To get you to click a link and enter personal or account information.

Here's how to protect yourself:

- Watch for urgency. Messages that pressure you to "act now" are a red flag.
- Don't click unexpected links. Even if the message looks official, go directly to your financial institution's website instead of using the link.
- Never share one-time passcodes or passwords. Your credit union will never ask for your full password or secure verification codes by text.

If you're ever unsure, pause and contact us directly using the phone number on our official website – NOT the number in the text message. Staying cautious can make all the difference.

Your security is important to us, and we're always here to help protect what matters most – your financial well-being.



Lubrizol Employees'
Credit Union



Federally Insured by the NCUA