

# News & Notes

4TH QUARTER 2024

A Quarterly Publication by Lubrizol Employees' Credit Union



## Set Your GPS

# TO MORE SAVINGS

⇒ & follow it to LZECU!

**Auto Loan Rates as low as 4.99% APR\***  
**60 days no payments**

You'll love your new car even more with all the money you're saving with our rates - as low as 4.99% APR\* for up to 60 months! A lower rate means you'll have more purchasing power and a lower monthly payment.

Love your current car but have a higher rate from a different institution? Refinance with us to take advantage of the savings! Plus, you won't have a payment for the first 60 days, whether you're buying a new or used car or refinancing.

Act fast! These rates won't last.

Apply today by visiting [lzecu.org](http://lzecu.org) > Loans > Auto 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 good through 12/31/24.

# Treat Yourself

to a **Doggone**  
**Great Credit Card**



Whether you're on the go or on the couch, our LZECU Mastercard is the only credit card you'll need! No hidden fees. No fine-print frustrations. Just great perks!

- + Fixed rate
- + Rates as low as 8.99% APR\*
- + Earn reward points
- + No annual fee
- + No cash advance fee
- + No balance transfer fee
- + 25-day grace period on purchases



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

\*APR=Annual Percentage Rate. The APR you receive will be based on individual credit worthiness at time of advance and subject to credit approval guidelines. All rates are subject to change without notice. Please contact Credit Union to determine the rate you qualify for.

## Get Your Picture Taken with Santa



**JOIN US!**

**Time:** 1:30 to 4:30 p.m.

**Date:** Friday, December 20

**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

## 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 28 & 29  
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 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 fourth 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 fourth 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:

**October** – *The Key to Unlocking Financial Aid*

**November** – *Unwrapping Holiday Scam Season*

**December** – *21 Ways to Trim your Budget*



Lubrizol Employees'  
Credit Union



Federally Insured by the NCUA

THE HOLIDAYS are your time to  
*shine*

**You can relax this holiday season, because LZECU has \$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 12/31/24.



## 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 10/31/24)

December (must apply by 11/30/24)

January (must apply by 12/31/24)

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.