

News&Notes

4TH QUARTER 2024

A Quarterly Publication by Lubrizol Employees' Credit Union









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 Izecu.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 | Izecu.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

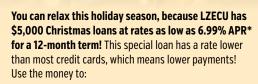
Free financial education webinar

are put on monthly, courtesy of our partner, Balance. You can register by visiting Events on our Facebook page or visiting our website at **Izecu.org**.

Coming this quarter:

October – The Key to Unlocking Financial Aid November – Unwrapping Holiday Scam Season

December – 21 Ways to Trim your Budget



THE HOLIDAYS are your time to

- → Purchase gifts
- → Take a vacation
- → Consolidate high-interest debt
- → And much more!

Apply today by visiting Izecu.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% API

*APR=Annual Percentage Rate. All loans are subject to credit approval, and certain restrictions may apply. Offer good through 12/31/24.



HOLIBAY 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 **Izecu.org**.

Skip-A-Payment Request Form

Printed Member Name

Email		Member Number	
Choose which month to skip (select one):		 Daytime Phone	
O November (must apply by	10/31/24)	,	
O December (must apply by	11/30/24)		
O January (must apply by 12,	/31/24)		
Deduct the \$25 processing	fee per loan from:		
O Savings Account (#)		
O Checking Account (#)		
OCheck/Payment Enclosed			
Loan(s) to skip:			
Skip all eligible loans	O 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.





