

Lake Erie Community Federal Credit Union

721 Rice Avenue
Girard, PA 16417
website: www.lecfcu.com

phone (814) 774-4130
fax (814) 774-5306
e-mail: office@lecfcu.com

Don't Be Scammed

Please be aware that as your credit union, we will never initiate a call, text, email, or letter asking you for your account number.

If we, or card services contacts you for any reason, we will already have your account information at hand. If you are unsure of the message, phone call, or letter that you have received; please contact us at the address or phone number listed above before proceeding, and do not give out your account information.

NSF Returns and Fees

PLEASE keep track of balances, loan payments, and scheduled debits, to avoid NSF returns and fees.

Loan payments will be made from available funds in shares or share draft if you have requested automatic transfers or if your loan payment is past due.

Please note that we must return as unpaid any item that attempts to post if the funds are not available in your account, and also charge a fee of \$24 to your account.

To help you keep track of your account we have 24 hour online account access, or you can call or visit the office.

If it is inconvenient to visit the office during our business hours, deposits can be made through direct deposit, or through our after-hours deposit drop in the back.

Website and Online Banking

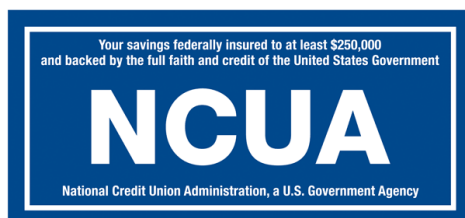
At www.lecfcu.com, we provide up to date information about the credit union such as products, services, and special offers. We also have helpful tools such as savings and loan calculators, loan applications, and links to consumer education websites.

Sign up today to view your account balances and transaction history online, FREE. Forms are available at the office, or on our website.

Direct Deposit

Direct deposit is the safest and easiest way to get your tax refund, Social Security, pension, child support, unemployment, payroll, and many other types of deposit.

Simply provide the depositing agency with:
our routing number - 243381586
your account number - found on your statement.



Annual Dinner Meeting

Saturday, April 11, 2015

Girard American Legion (banquet room)
42 Wall St, Girard

Meet the people behind the scenes; all credit union members and guests are welcome! **Contact the office by March 27th for a reservation. Hope to see you there!**

- Tickets \$12.00
- Social hour 6:00 – 7:00 p.m.
- Dinner served 7:00 p.m.

Credit Cards

Visa credit cards are here! No annual fee, rates as low as 6.99%* for the life of the card. Apply today!

*All loans based on approved credit, Experian credit report completed on all applications, interest rate and credit limit based on credit score, some applications may require a cosigner or be denied. Full disclosures available at the credit union office.

Special Hours and Holiday Closings

Starting January 26th we will be open until **5:00 pm on Mondays**. See full list of hours in box below.

Please note we will be **CLOSED** the following holidays

January 19	Martin Luther King, Jr. Day
February 16	Presidents Day
May 25	Memorial Day
July 4	Independence Day

**although we are normally CLOSED ON TUESDAY, when a holiday falls on Monday, we will be open 9-12 the next day*

Statistics as of 12/31/2014

Members	1481
Assets	4,362,565
Shares	4,011,920
Loans	2,531,211

Dividends declared 12/31/2014 paid 01/01/2015

Shares	.10% APR / .10% APY
Clubs (all types)	.10% APR / .10% APY
IRA (all types)	.35% APR / .35% APY
Share Certificate	rate varies according to term

*APR = annual percentage rate, APY = annual percentage yield.
Dividends paid on average daily balance, actual yield may vary according to date of deposit/withdrawal.

Office Hours

Monday	9-5	Friday	9 - 6
Tuesday	closed	Saturday	9-12
Wednesday	9-5	Sunday	closed
Thursday	9-5		