

# Lake Erie Community Federal Credit Union

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## Visa 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, some applications may require a cosigner or be denied.*

## Christmas Clubs

If you currently have a Christmas club, your funds will be **transferred to your share account October 1<sup>st</sup>**.

Your club will start up again for next year with your next deposit. If you don't have a Christmas club, now is a great time to start one. It will help at holiday time, and it's never too late to save!

**Please contact us if**

- you would like a check mailed, or if you would like your funds transferred to another account.
- you want to change to your deposit for next year.
- you don't currently have a Christmas club and would like to start one for next year.

## Welcome Emily!

Please welcome **Emily Eaton**, who joined our staff January 25 as a full-time member service representative. Many of you have already met Emily, and can verify that she is a competent and friendly addition to the office.

Dedicated employees and volunteers are vital to the operations of the credit union, and we thank all of you for your service! For a complete list of all employees and volunteers visit [www.lecfcu.com](http://www.lecfcu.com)

### Statistics as of 06/30/2016

Members	1432
Assets	4,567,261
Shares	4,181,819
Loans	2,292,165

### Dividends

declared 06/30/2016      paid 07/01/2016

Shares	.12% APR / .12% APY
Clubs (all types)	.12% APR / .12% 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.

### New Office Hours

Mon, Tu, Wed, Th	9-5	Friday	9 - 6
Saturday	9-12	Sunday	closed

## Holiday Closings

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

September 5	Labor Day
October 10	Columbus Day
November 11	Veterans Day
November 24	Thanksgiving
December 24	Christmas Eve
December 26	Christmas
December 31	New Year's Eve
January 2	New Year's Day
January 16	Martin Luther King Jr. Day

and **CLOSING at 1:00 pm** on the following days

Friday, November 25      day after Thanksgiving

## Check Your FREE Credit Report

Your credit report provides a glimpse of how financially responsible you are. Maintaining a clean report is important. Due to the FACT Act, everyone is entitled to a FREE copy of their credit report annually.

You can request your report online at

[www.annualcreditreport.com](http://www.annualcreditreport.com)

By phone at 1-877-322-8228

By mail at Annual Credit Report Service  
PO Box 105281, Atlanta, GA 30348-5281

## Website and Online Banking

At [www.lecfcu.com](http://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.

## After Hours Drop Box

For your convenience, we have installed an after hours drop box, located at the back of the building. Please put your item in an envelope, and drop in the metal slot in the blue door in the back. Your envelope will drop into a secure box inside.

Your savings federally insured to at least \$250,000  
and backed by the full faith and credit of the United States Government

# NCUA

National Credit Union Administration, a U.S. Government Agency