

Lake Erie Community Federal Credit Union

721 Rice Avenue
Girard, PA 16417

phone (814) 774-4130
fax (814) 774-5306

www.lecfcu.com

Yes, we have that!

Your credit union offers a variety of financial services, eligible to all members in good standing.

Do you know someone who might benefit from membership at LECFCU? Send them in! We are open to anyone who is either connected to Girard/Lake City through residence, employment, worship, school, OR anyone living with, or in the immediate family of a current member.

- Loans – Auto/Motorcycle
 - New
 - Used
 - Refinance/lender
- Loans – Misc. Title
 - Lawn tractor
 - Utility trailer
 - Boat
 - ATV
 - Farm tractor
- Loans – Personal
- Loans - Share Secured
- Loans – Visa Credit
- Loan Insurance
- Online account access
 - www.lecfcu.com
- Savings – Share (regular)
- Savings – Clubs
 - Christmas
 - Fun/Future
- Individual Retirement Accounts
 - Traditional
 - Roth
- Checking (share draft)
 - Debit cards
 - Direct deposit
 - ATM network
 - Overdraft protection
- Cash transactions
- Corporate checks
- Third party wires
 - Incoming
 - outgoing
- ACH
 - Direct deposit
 - Direct withdrawal
- Overnight deposit
- Consumer information guides
- Discount tickets
- Lobby open 6 days/week
- Friendly, personal service

ACH 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** and **your account number**.

After Hours Deposits

For your convenience, we have a **deposit slot, in the blue back door of the office**.

Simply place your deposit or loan payment in an envelope with your instructions, and we will post it in the morning. ****Please do not use the mailbox out front – it is not a secure box.****

Holiday Closings

Please note we will be CLOSED the following holidays

January 17	Martin Luther King Jr. Day
February 21	Presidents Day
May 30	Memorial Day
July 4	Independence Day

Loans, Loans, Loans

Your credit union offers a variety of loans with rapid turnaround time, and friendly service. **Now with lower interest rates, higher limits on personal loans, and up to 110% of MSRP (new) or NADA (used)!**

Applications can be completed in person, over the phone, or even printed out online then returned to the office at your convenience. **Visit www.lecfcu.com or call the office today. We appreciate you, and want to earn your business!**

All loans based on approved credit. Credit report completed on all loan applications, credit score determines rate and limit. Some applications may be denied, cosigner may be required.

Check your FREE Credit Report

Due to the FACT Act, everyone is entitled to a FREE copy of their credit report annually. Maintaining a clean report is important, as your report and score can be reviewed by lenders, insurers, landlords, and even potential employers.

You can request your FREE credit report:

Online - www.annualcreditreport.com

By phone at 1-877-322-8228

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

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Annual Audit

The Supervisory Committee is conducting their annual audit of member accounts. Please check your statement for accuracy. If you find a discrepancy, please contact the Supervisory Committee in writing at:

Supervisory Committee Chairperson, Susan Rastetter
5906 Cherry St, Ext
Erie, PA 16509

Annual Meeting, Election of Officers Saturday, April 9, 2022

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

doors open at 6:00 pm

Have you ever wondered who oversees the operations at LECFCU? Rules and regulations are set forth by the National Credit Union Administration (NCUA), policies are established by the Board of Directors, and the Supervisory Committee conducts audits to ensure compliance.

Volunteer Board members are elected into office at the annual meeting, each with a 3 year term, on a rotating basis. This year we have 2 seats up for election, currently held by **Ronald Brewer** and **Eileen Hanisek**. Any member in good standing is eligible to run for the Board of Directors, **we will have open nominations at the annual meeting.** **If you are interested in joining the Board of Directors, you are encouraged to contact the LECFCU office by March 25th**

Volunteer Supervisory committee members are appointed to the committee as needed. The committee is capped at 5 members, but if Supervisory audits are something that you would enjoy, we encourage you to contact the office, and your information will be passed on to the chairperson in the event of a future opening.

The annual meeting is your chance to meet the people behind the scenes, ask questions, and make suggestions. All credit union members and guests are welcome! **Contact the office by March 25th to make your reservation. Hope to see you there!**

We will not have a full dinner, but snacks and beverages will be provided. **There is no cost to attend.**

Statistics as of 12/31/2021

Members	1274
Assets	6,286,958
Shares	5,852,959
Loans	2,665,598

Dividends

declared 12/31/2021 paid 01/01/2022

Shares	.04% APY
Christmas Club	.04% APY
Fun / Future	.04% APY
IRA (all types)	.17% APY
Share Certificate	rate varies according to term

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

Board of Directors

Jeremy Anderson	President
Connie Bible	Vice President
Eileen Hanisek	Treasurer
Mary Louise Little	Secretary
Robert Ryan	
Ronald Brewer	
Kris Russin	

Supervisory Committee

Susan Rastetter	Chairperson
Mary Ellen Coonfer	
Anna Porter	
Reid Porter	
Kathy Teribery	

Statement Volunteers

Sherri Kaputa-Jarvi
Cliff Teribery

Staff

Kris Russin	CEO
Debbie Wilson	Loan Officer/Debit Card Coordinator
Cindy Mehok	Member Service

Hours

Mon, Wed, Thurs, Fri	9:00 – 4:30
Tues, Sat	9:00 – 12:00

