

Lake Erie Community Federal Credit Union

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

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Dormant Accounts

Please keep your account active to avoid dormancy fees, and eventual escheat to PA.

If your account has not had any financial activity, in the form of a deposit, withdrawal, or loan payment, within the last 24 months, it is now considered dormant. After 36 months of inactivity, we are required to turn over account balances to the state of PA.* Please perform a transaction today!

*note: this is a regulation, not our choice.

Annual Dinner Meeting

Saturday, April 6, 2019

Girard American Legion
42 Wall St, Girard, PA

Meet the people behind the scenes; all credit union members and guests are welcome! **Contact the office by March 25th for a reservation. Hope to see you there!**

- Tickets \$12.00
- Social Hour 5:00 pm – 6:00 pm
- Dinner Served 6:00 pm

Special Account Requests

We enjoy being able to serve our members in a friendly and professional manner, and wish to remind you that we do everything we can to accommodate your special requests while staying within regulation guidelines.

Please remember that we can only disclose account information, or do transactions for account owners. If you want to grant another person access to your account, or transfer funds to another person's account, **we must have that request in writing.**

Thank you for understanding!

Statistics as of 12/31/2018

Members	1336
Assets	5,150,476
Shares	4,731,331
Loans	2,794,720

Dividends

declared 12/31/2018 paid 01/01/2019

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.

Office Hours

Mon – Thurs	9:00 am – 4:30 pm
Fri	9:00 am – 6:00 pm
Sat	9:00 am – 12:00 pm

Holiday Closings

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

January 21	Martin Luther King, Jr Day
February 18	President's Day
May 27	Memorial Day
July 4	Independence Day

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 any deposit, such as

- Tax refund
- Social security, Pension
- Employment payroll, Unemployment
- etc.

Simply provide the depositing agency with:

our routing number – 243381586

your account number – found on your statement

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, and your transaction will be processed in the morning.

