

Lake Erie Community Federal Credit Union

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

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Fee Notice - Important

Please note that to help our office operate more efficiently, we have increased a few fees for costly services to offer, or that fall outside of our normal operations. Full fee schedule attached on the back, **please read**. Thanks!

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

Annual Meeting

Due to COVID-19 restrictions, we will be having a business meeting without a social hour, dinner, or prizes. The details have not been finalized yet. We will post a notice in the office and on our website, when available.

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 12/31/2020

Members	1314
Assets	5,607,684
Shares	5,178,649
Loans	2,868,598

Dividends

declared 12/31/2020 paid 01/01/2021

Shares	.09% APR / .09% APY
Clubs (all types)	.09% APR / .09% APY
IRA (all types)	.25% APR / .25% 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, Wed, Thurs, Fri	9:00 am – 4:30 pm
Tues, Sat	9:00 am – 12:00 pm

Holiday Closings

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

January 18	Martin Luther King, Jr Day
February 15	President's Day
May 31	Memorial Day
July 5	Independence Day (observed)

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

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 an after hours drop box, located at the back of the building. Please put your item in an envelope, mark your name and/or account number, and desired transaction, and drop in the **metal slot in the blue door in the back**.

Good luck Emily! Hello Cindy!

We want to wish Emily Eaton good luck on her new adventure with Hamot, and welcome Cindy Mehok as the newest member of our credit union staff. She has been with us since the middle of August 2020, and has had the opportunity to meet many of you already. Please welcome her to our credit union family!

