

# Lake Erie Community Federal Credit Union

721 Rice Avenue  
Girard, PA 16417  
website: [www.lecfcu.com](http://www.lecfcu.com)

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

## \*\* Important \*\*

### New Office Hours 8/1/2017

In an effort to control expenses, while still providing member service, we have decided to make a slight change in our office hours, starting 8/1/2017. **\*\*Please note\*\***

**We will be open every day, except Sunday:**

**Monday – Thursday 9:00 – 4:30**  
**Friday 9:00 – 6:00**  
**Saturday 9:00 – 12:00**

## 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.

## 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 06/30/2017

Members	1392
Assets	4,663,649
Shares	4,265,637
Loans	2,207,814

### Dividends

declared 06/30/2017      paid 07/01/2017

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.

## Holiday Closings

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

September 4	Labor Day
October 9	Columbus Day
November 11	Veterans Day
November 23	Thanksgiving
December 25	Christmas
January 1	New Year's Day
January 15	Martin Luther King Jr. Day

and **CLOSING at 1:00 pm**

**Friday, November 24** day after Thanksgiving

## Thank you WCNJ readers; #1 credit union/west county-2016

Thank you West County News Journal readers for voting us the #1 credit union in West County for 2016! We appreciate the support of our members, and will continue to work to earn your satisfaction every day! 😊 😊 😊

## 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.

## Member Verification

The Supervisory Committee is conducting a verification of all member accounts. Please see statement notice for details.

