

Lake Erie Community Federal Credit Union

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

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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 1st**.

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 new employee!

Please welcome **Kyle Kruszewski**, who joined our staff on June 22 as a full-time member service representative. He looks forward to serving you, and is a competent and friendly addition to the office.

Our former part-time employee, Judy Callicott, retired June 24.

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

Statistics as of 06/30/2015

Members	1423
Assets	4,516,001
Shares	4,144,644
Loans	2,555,652

Dividends

declared 06/30/2015

paid 07/01/2015

Shares	.10% APR / .10% APY
Clubs (all types)	.10% APR / .10% 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

Monday	9-5	Friday	9 - 6
Tuesday	closed	Saturday	9-12
Wednesday	9-5	Sunday	closed
Thursday	9-5		

Holiday Closings

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

** when a holiday falls on Monday, we will be open ½ day on Tuesday*

September 7	Labor Day
* (open 9 – 12 Tuesday, September 8)	
October 12	Columbus Day
* (open 9 – 12 Tuesday, October 13)	
November 11	Veterans Day
November 26	Thanksgiving
December 25	Christmas
January 1	New Year's Day
January 18	Martin Luther King Jr. Day
* (open 9 – 12 Tuesday, January 29)	

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

Friday, November 23	day after Thanksgiving
Thursday, December 24	Christmas Eve.
Thursday, December 31	New Year's Eve.

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 your credit report annually.

You can request your report online at

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, 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.

