

Lake Erie Community Federal Credit Union

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

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Is your account dormant?

Hello, dear member! Did you forget that you had an account with us?

Accounts are considered dormant after 24 months of inactivity, and the credit union will begin charging a \$2/month fee starting with the 25th month of inactivity. Unfortunately, we are not able to waive this fee.

Please note that the state of PA requires that we turn over what they consider abandoned accounts, with no monetary activity for 36 months or more, through an escheat process. This is the law, not our decision.

We want to earn your business back! Please don't lose your account to dormancy or escheat. Thank you!

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.

Statistics as of 06/30/2018

Members	1357
Assets	4,896,077
Shares	4,489,669
Loans	2,368,924

Dividends

declared 06/30/2018

paid 07/01/2018

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, Tues, Wed, Thurs	9:00 – 4:30
Fri	9:00 - 6:00
Sat	9:00 – 12:00

Holiday Closings

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

September 3	Labor Day
October 8	Columbus Day
November 12	Veterans Day
November 22	Thanksgiving
December 25	Christmas
January 1	New Year's Day
January 21	Martin Luther King Jr. Day

CLOSING at 1:00 pm

Friday, November 24	day after Thanksgiving
Monday, December 24	Christmas Eve
Monday December 31	New Years Eve

Thank you WCNJ readers; #1 credit union/west county-2017

Thank you West County News Journal readers for voting us the #1 credit union in West County for 2017! 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, 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.

Visit www.lecfcu.com today to see how we can help you!

