

Lake Erie Community Federal Credit Union

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Member notification of computer virus, restoration, audit

WHAT HAPPENED?

- On Monday, April 29th, our internal computer network was hit with a ransomware virus, and rendered unusable.

HOW DID WE RESPOND?

- The local and federal authorities were alerted, as well as our regulator, the National Credit Union Administration (NCUA).
- Our hardware team removed and cleaned all hard drives, and reinstalled the windows operating systems on each machine. With the help of the software team, our credit union program was rebuilt and reinstalled.
- Member and general ledger transactions were re-entered as of their correct effective date from daily reports and receipts back to 2/1/2019.
- Electronic files were recovered and reposted as of their correct effective date.
- An i.t. security review was completed and presented to our Board of Directors 7/15/19.

WHAT SHOULD YOU DO NOW?

- Although i.t. experts have not been able to determine the origin or point of entry of the virus, they do not believe that any member data was compromised. However, we recommend that you watch your account, and monitor your credit file for the next several months. You can request a free credit report annually.

online: www.annualcreditreport.com

by phone: 1-877-322-8228

by mail: Annual Credit Report Service
PO Box 105281
Atlanta, GA 30348-5281

- Your credit union is also conducting an audit of member accounts through a verification process. Please review your statement, and in the event of an error, please contact our **Supervisory Committee Chairperson, Susan Rastetter, in writing at 5906 Cherry St Ext., Erie, PA 16509.**

Statistics as of 06/30/2019

Members	1344
Assets	5,322,739
Shares	4,887,439
Loans	2,784,495

Dividends

declared 06/30/2019 paid 07/01/2019

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

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.

Thank you WCNJ readers; #1 credit union/west county-2018

Thank you West County News Journal readers for voting us the #1 credit union in West County for 2018! 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!

Holiday Closings

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

September 2	Labor Day
October 14	Columbus Day
November 11	Veterans Day
November 28	Thanksgiving
December 25	Christmas
January 1	New Year's Day
January 20	Martin Luther King Jr. Day

CLOSING at 1:00 pm

Friday, November 29	day after Thanksgiving
Tuesday, December 27	Christmas Eve
Tuesday December 31	New Years Eve

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency