

Lubrizol Employees' Credit Union Notes & News

www.lzecu.org • 4th Quarter 2014




OVER 375 NEW FEE FREE ATMS WITH ATM-1 NETWORK!

Aside from belonging to the CO-OP ATM Network, which provides our members with nearly 30,000 surcharge-free ATMs across the U.S. and Canada, LZECU now also belongs to the ATM-1 Network. The new ATM-1 Network means ZERO ATM fees at over 375 Houston-area CVS/pharmacy®, Target® and Walgreens® locations! Also includes nearly 800 surcharge-free ATMs throughout the San Antonio, Austin and Dallas-Fort Worth* areas.

As an LZECU member, your ATM/Visa Debit Card is automatically enrolled to receive FREE ATM ACCESS at the convenient location nearest you as often as you like; it's all surcharge free!

It's as easy as 1-2-3!

1. Visit Houston-area CVS/pharmacy®, Target® & Walgreens® stores
2. Locate the ATM-1 Network sticker on the ATM 
3. Gain FREE access to your cash anytime you need it!

Don't forget you can also search for fee free ATMs using our online ATM locator at LZECU.org. Simply put in your zip code and let our ATM Locator do the rest.

LZECU surcharge-free ATM Networks:



*Participating retailers in the Dallas-Fort Worth area are 7-Eleven®, CVS/pharmacy® and Target®.



LZECU has a SWEET TREAT for you!

The holidays are quickly approaching and it's time to fill the tree with special gifts for your loved ones! Sometimes it can become very stressful figuring out the finances and it is easy to fall out of the Christmas spirit. Worry no more; LZECU has a special SWEET TREAT for you! We are going to help you avoid those high interest department store cards, and keep your holiday spending within budget. What are you waiting for... get a taste of this SWEET TREAT today!

Borrow up to \$2,000 for 12 months
EVERYONE who qualifies
will receive 6.0% APR*
regardless of your credit score!

Apply online at www.lzecu.org, call a representative at 1-800-477-5328 or stop by today

*APR is Annual Percentage Rate. All loans are subject to credit approval and certain restrictions may apply. Offer good thru 12/31/2014.

Unwrap the Gift of Savings with Skip-A-Pay!

Christmas is a time of spreading joy and spending time with the people that you love... not worrying about your finances. That is why LZECU is once again offering you our Holiday Skip-a-Payment program. We strongly encourage you to take advantage by skipping your loan payment(s) in November, December, or January. You can skip a payment on one or all of your eligible loans simply by completing and returning the attached coupon to the credit union.

There is a **\$25 processing fee** per loan to take advantage of our payment deferral program. You can either send us a check for the fee, or we can deduct the fee from your LZECU checking or savings account.

What are you waiting for? Sign and return the coupon today and enjoy the savings this holiday season!



Skip-A-Payment Request Form

Printed Member Name _____

Member Number _____ Daytime Ph# _____

Yes! Please skip the month of: (select one)

November (Must apply by 10-31-14) December (Must apply by 11-30-14) January (Must apply by 12-30-14)

Deduct the \$25 processing fee per loan from: Savings Acct# Checking Acct# Check/Payment Enclosed

Loan(s) to be included in skip pay request: Skip all eligible loans Skip only the loans indicated below

Loan# _____ Loan# _____ Loan# _____

By signing you authorize LZECU to extend your final loan payment by one month. Interest will continue to accrue on all loans affected by the program which will cause the maturity date on each loan to be extended. Your loan(s) must be current with LZECU and have made at least 6 months of consecutive payments to take advantage of this offer. MasterCard, home improvement and unimproved property loans are not eligible for payment deferral. If you elected GAP the coverage will not be extended past the original maturity date in the event a claim is filed. All skipped payments are subject to credit approval. ALL BORROWERS, GUARANTORS WHO SIGNED ORIGINAL LOAN AGREEMENT MUST SIGN THIS FORM.

Borrower's Signature: X _____ Date _____

Co-Borrower's Signature: X _____ Date _____

Return this form to the CU office, fax to 281-479-3087 or email to contact@lzecu.org.

Credit Union use only:

Processed By: _____ Date Processed: _____ Loans not eligible: _____



SANTA IS ON HIS WAY!

He is making a list and checking it twice, he's going to find out who's naughty or nice.... Santa Clause is coming to LZECU! That's right.... Santa Clause is on his way to visit all of the good boys and girls. He will be at the Credit Union on **Friday, December 19, 2014 from 1-4 PM** to take FREE pictures with each and every one of you! The LZECU elves will be joining Santa and handing out special gifts, cookies and refreshments to all the children that attend. You are welcome to bring your own camera to take pictures as well!

Happy Holidays, we hope to see you there!

LUBRIZOL EMPLOYEES' CREDIT UNION

P.O. Box 158, 205 Center Street
Deer Park, Texas 77536
281.479.6651 • Fax 281.479.3087
1.800.477.LECU • www.lzecu.org

HOURS

Lobby

Monday-Friday: 9:00 a.m. - 5:00 p.m.

Drive Thru

Monday-Thursday: 9:00 a.m. - 6:00 p.m.
Friday: 9:00 a.m. - 5:00 p.m.

ATM on Site

ATM at Lubrizol Deer Park Plant
ATM at Lubrizol Bayport Plant

BOARD OF DIRECTORS

Rich Miller, Chairman of the Board
Don Epps, Vice Chairman of the Board
Gary Aldrich, Treasurer
Danny Koons, Secretary
Brad Busby, Director
Delinda Dutton, Director
Jack Matejka, Director

DIVIDENDS DECLARED

For share accounts, LZECU Board of Directors approved a 0.55% APY* dividend for the 3rd quarter 2014. You must maintain a minimum daily balance of \$25 to earn the APY*. Share dividends are paid on the 1st day of each quarter.

Share draft accounts will earn 0.15% APY* for the 4th quarter 2014. You must maintain a minimum daily balance of \$300 to earn the APY*. Share draft dividends are paid monthly on the 1st.

Individual Retirement Accounts (IRAs) will earn 0.80% APY* for the 4th quarter 2014. IRA dividends are paid monthly on the 1st.

*APY is Annual Percentage Yield. Dividends are calculated on a day-in-day-out basis. Rates are subject to change without notice.
Call for our Rate & Fee Schedule.

MEMBERLINK

www.lzecu.org

HOLIDAY CLOSINGS

Thanksgiving, November 27 & 28, 2014
Christmas, December 24 & 25, 2014
New Years, January 1, 2015



Scan with your
smartphone to go
to www.lzecu.org

Local Service. GLOBAL GOOD.



International Credit

Union Day has been celebrated each year all around the world on the third Thursday of October since 1948. Year after year this international event provides us the opportunity to reflect on the credit unions' proud history and promote awareness of and support for the credit union difference.

In celebration of ICU Day, please join us **Thursday, October 16, 2014** to enjoy refreshments in the lobby and **snag a special giveaway** (while supplies last).

GIVE THE GIFT EVERYONE WILL LOVE!



Know someone who is hard to buy for? Well not any more... LZECU has a gift **EVERYONE** will love! Come in today and get your **AMERICAN EXPRESS GIFT CARDS** for only **\$3**. We have them available in \$25, \$50, or \$100. You will have people begging to be on your gift list!

Get your LZECU MasterCard in time for the Holidays!

The holidays are right around the corner, whether you are getting ready for holiday shopping or taking the kids on an unforgettable ski trip... you have got to check this out! LZECU has an offer you can't refuse... Come in today and check out our amazing MasterCard Fixed Rates! We offer three different MasterCards to fit every lifestyle: Classic, Gold and Platinum!



MasterCard Fixed Rates As Low As 8.90% APR*!

Our MasterCard credit card provides the best features for LZECU members including:

NO Annual Fee | NO Cash Advance Fee | Secure Code® Online Purchase Protection
Online Account Access | Pay your Bill Online | Automatic Payment Options

*APR is Annual Percentage Rate. Subject to credit approval. Rate is based upon your personal credit score. Some restrictions apply.

Fraud Detection and Prevention: Behind-The-Scenes Lubrizol Employees' CU can help stop card fraud before it even happens

Lubrizol Employees' Credit Union utilizes a cutting-edge fraud-detection system that helps stop fraud at the point of sale for credit and debit card transactions. This sophisticated and highly effective system is the most reliable tool in the industry to help minimize your risk of fraud.

The system identifies certain typical situations in which card fraud can occur. If questionable activity is detected, the system compares the charge in question to your normal spending pattern and "scores" it based on the likelihood of fraud. If the system determines that there is questionable activity on the account, it is queued to an investigator who will contact you for verification of the charges. If fraud is confirmed, your account is closed immediately and a new account is generated for you.

It may turn out that it really was you making the purchase. But just as easily it could be that Lubrizol Employees' Credit Union has prevented you from being a victim of fraud.

Access to Record Notices

As a member of LZECU, you are entitled to review or receive a copy of the most recent version of the following credit union documents:

- Balance sheet and income statement
- A summary of the most recent annual audit
- Written board policy regarding access to the articles of incorporation, bylaws, rules, guidelines and board policies.
- IRS Form 990

To request any of the above documents, please write to:

Lubrizol Employees' Credit Union
Internal Audit Department
205 Center Street
Deer Park, TX 77536

Complaint Notices

If you have any problems with the services provided by this credit union, please contact us at:

Lubrizol Employees' Credit Union
205 Center Street
Deer Park, TX 77536

Call us at 281-479-6651 or email us at contact@lzecu.org

The credit union is incorporated under the laws of the State of Texas and under state law is subject to regulatory oversight by the Texas Credit Union Department. If any dispute is not resolved to your satisfaction, you may also file a complaint against the credit union by contacting the Texas Credit Union Department at 914 East Anderson Lane, Austin, Texas 78752-1699, Telephone Number: (512)837-9236, Website: www.cud.texas.gov.



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Lubrizol Employees' CU



Download our
FREE LZECU Mobile Banking APP



Follow us on
Twitter LZECU



Federally Insured
by the NCUA