

# Lesco Federal Credit Union



2613 Ligonier Street  
Latrobe, PA 15650  
P: 724-539-9745 F: 724-539-2345  
Monday – Friday 8:15 to 5:00  
E-mail: [lesco@lescofcu.com](mailto:lesco@lescofcu.com)  
Website: [www.lescofcu.com](http://www.lescofcu.com)

Federally  
Insured by  
N.C.U.A.

**October 2017**

*Have you heard? We now offer*

## ★ **Bill Pay & Mobile Banking** ★

*Free, Easy-to-Use, Convenient and Secure!*

**Make Payments, Track Payments and Manage Your Finances in One Secure Place with Bill Pay!**

**Manage your Lesco account anytime, anywhere with the new Mobile app!**

*Download the LESCO FCU Mobile app today (available for IOS & Android)!  
A link to Bill Pay is listed under Products & Services on the Lesco website.*

## **Member Appreciation Day - Friday, October 27**

**Our way of saying THANK YOU!**

All members are invited to a celebration on October 27, 2017 at Lesco Federal Credit Union. Please join us for a day of pizza, cash giveaways, gifts and cookies. This truly is a day for us to show our appreciation and give thanks for all of our members, so please participate in this day of fun, food, and great times. Festivities will run during normal business hours, 8:15-5:00, on October 27<sup>th</sup>.



*'Tis the Season to Give*



Lesco is happy to continue the giving tradition, and we're asking our members to help! Last year we collected over 120 donations! This year, Lesco will be collecting donations for the following:

- **Action For Animals in Latrobe** –Suggestions include dog/cat food, treats, litter, blankets, towels, toys or you can go to their website to view their “wish list.” [http://members.petfinder.com/~PA60/support/wish\\_list.html](http://members.petfinder.com/~PA60/support/wish_list.html)
- **Toys For Tots** –Lesco is a drop-off location for new toys. This will run **mid-October through mid-December**.
- **Greater Latrobe School District** –Let's adorn the Giving Tree with new winter accessories such as mittens, scarves, hats, gloves and socks. Items may be new or handmade. These donations are given to specific children and their families within the Greater Latrobe School District.
- **Please bring donations for Action For Animals and Greater Latrobe School District to Lesco from Monday, November 27, 2017 through Friday, January 05, 2018.**

**THANK YOU!**

*People Helping People*

## Relationship Pricing

If you set up an Automatic Payment Transfer, you can receive an additional 0.25% off any loan rate by utilizing EACH of the following services:

- Checking Account with Debit Card
- Direct Deposit or Payroll Deductions
- Lesco Visa Credit Card

**MAXIMUM DISCOUNT OF 0.75%**

## Loan Rates

(Rates subject to change)

### VEHICLE

2017-2016                      4.00%  
Max Term 6 years

**Finance a used car for only 3.25% APR with relationship pricing!**

**MAXIMUM DISCOUNT OF 0.75%**

2015-Older  
4 Year Term                      4.00%  
5 Year Term                      4.25%  
6 Year Term                      4.50%

SHARE SECURED                      4.00%

### UNSECURED

12 month                      10.0%  
24 month                      11.0%  
36 month                      12.0%  
48 month                      13.0%

### MORTGAGE/HOME EQUITY

0-5 Years                      4.00%  
6-10 Years                      5.00%  
11-15 Years                      6.00%

\*All interest rates apply to new or transferred money (not refinancing).

## Student Loans

We now offer Sallie Mae Smart Option Student Loans to our members. You will find a link on our website that will take you directly to the Sallie Mae Smart Option Student Loan site where you'll be able to get information and apply.

## Member Services

Insured Share Account  
Insured Savings Certificates  
Christmas Share Account  
Share Draft Account  
Special Share Account  
Visa Debit Card  
Visa Credit Card  
Secured Credit Card  
Lesco Web Site  
Audio Response (Telephone)  
Online Banking  
E-statements  
Drive-up ATM  
Walk-up ATM  
2 Drive-thru Teller Windows  
Money Orders (.75 Fee)  
Allpoint ATM Network  
Direct Deposit  
Payroll Deduction  
Auto Loans – New & Used  
Personal Loans  
Mortgage & Home Equity Loans  
Sallie Mae Smart Option Student Loans  
Night Deposit  
Western Union Services  
No Fee Notary Service  
No Fee Signature Guarantee  
No Fee Coin Machine

## Online Banking Change

When you are on the Overview page, you will see a list of your accounts. To view the details of a particular account, click on it. Then, either click on the "Previous" button or do a "History Search" to view transactions.

Be sure to utilize our online banking system & sign up for E-statements.

E-statements are convenient and secure. It's an easy way to view and print your statements right from home!

## Important Dates

Your credit union will be closed on the following dates:

Monday, October 9<sup>th</sup>

Columbus Day

Thursday, November 23<sup>rd</sup>

Thanksgiving Day

Monday, December 25<sup>th</sup>

Christmas Day

Monday, January 1<sup>st</sup>

New Year's Day

## Dividend Rates

(Rates subject to change)

Share Account                      .20% APY\*  
Christmas Share                      .20%  
Special Share                      .20%\*

\*Dividends for balances of \$100.00 or more.

## Certificates

(Call for Current Rates)

6 month

(Minimum of \$1,000)

12 month

(Minimum of \$2,500)

Add **0.25%** to any CD when you utilize 3 out of 4 of the following services with Lesco:

- Checking Account
- Debit Card
- Direct Deposit
- Lesco Visa Credit Card

## Debit Cards –Limits

ATM:

\$300.00/24 HOUR PERIOD

Card Not Present (CNP):  
(online/phone transactions)  
\$500.00/24 HOUR PERIOD

Card Present: (point of sale or POS)  
\$2500.00/ 24 HOUR PERIOD

If you receive a call from the Fraud Monitoring System, please call them back; otherwise, they will deactivate your card. The numbers for the Fraud Monitoring System are 1-800-262-2024 and 1-866-750-9107.

All foreign transactions are being blocked.

Please call Lesco for temporary limit increases or to perform a foreign transaction.

## Special Rate

VISA CREDIT CARD

**3.99% APR**

**ON BALANCE TRANSFERS  
THROUGH 12-31-17**

**Transfer your high interest rate Holiday shopping balances and save money!**

\*3.99% APR for 12 months (12 billing cycles) on balance transfers ONLY. After that, any remaining balance will accrue interest at 10.9% APR. This promotional offer expires 12/31/17.

*People Helping People*