

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
Website: www.lescofcu.com

Federally
Insured by
N.C.U.A.

July 2017

You've been asking...now they're here!



Bill Pay

&

Mobile Banking



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

Download the LESCO FCU Mobile app today (available for IOS & Android)!



It's the summer of savings!



★ **Used Car Rates as low as 3.25% APR***

★ **3.99% APR for 12 Months on ALL Credit Card Balance Transfers!****

*All interest rates apply to new or transferred 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.

Correct Mailing Address

Please make sure you are using the correct address when mailing information to the credit union. If you have another financial institution mailing a payment for you, please provide them with our correct mailing information.

Lesco's address is:

**2613 Ligonier Street
Latrobe, PA 15650**

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 ★ Improvements

- It is easier to navigate.
- You can view your account history and pending transactions quickly.

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!

You can also go to the Tools & Resources Tab on our website, www.lescofcu.com, to find financial calculators that can help you figure out saving goals, vehicle financing options and retirement planning.

Important Dates

Your credit union will be closed on the following dates:



Monday, September 4th

Labor Day

Monday, October 9th

Columbus 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.

Save the Date

Mark your calendars, and join us for a day of fun, food and prizes.

Member Appreciation Day
Friday, October 27, 2017

It's just our way of saying THANKS!

People Helping People