

# 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.

April 2017

## Tell your friends!

Did you know that many people don't know that they are eligible to become a member of Lesco?

So many people tell us, "I didn't know I could become a member." Here are some common misconceptions...

- I have to work at a specific company.
- I have to have a family member who is a member.
- I have to have a lot of money saved.
- I thought credit unions are for those in need.
- I didn't know credit unions offer many of the same products and services as banks.

Lesco became a community credit union in 2005. This means that anyone who lives, works, attends school, worships or volunteers in Westmoreland County is eligible to open an account at the credit union. All you need is an initial \$25 deposit to open a savings account and become a member. Then you will have access to Lesco's many other services.



Help us spread the word,  
and help your friends save money!



**Kids' Week 2017**

**July 17<sup>th</sup> – July 21<sup>st</sup>**



Please join us for treats, crafts & prizes all week. We'll learn about saving money too!

**More details to come!**

*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.

Go the Tools & Resources Tab on our website, [www.lescofcu.com](http://www.lescofcu.com), to find financial calculators that can help you figure out saving goals, vehicle financing options and retirement planning.

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, May 29<sup>th</sup>

Memorial Day

Tuesday, July 4<sup>th</sup>

Independence 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.

## Happy Birthday, Erma!

Erma celebrated her 101<sup>st</sup> birthday on March 12<sup>th</sup>. We wish you the best!



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