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 Monday – Friday 8:15 to 5:00  
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January 2019

Federally  
 Insured by  
 N.C.U.A.

## Thank you for a Great Year

We want to thank our members who helped make 2018 a successful year. In November, your Board of Directors approved a Special Bonus to return surplus earnings to the members who helped contribute to those earnings. This Special Bonus is based on interest paid on loans and dividends earned on savings. Every loan that's taken out with Lesco and every dollar that's put into one of our savings accounts helps the credit union grow. Because we are member-owned, we want to return some of these earnings back to you. Although we can't promise that a Special Bonus will be paid every year, we're proud to share our 2018 surplus earnings with our membership.

## 69<sup>th</sup> Annual Business Meeting



**Location:** Lesco Federal Credit Union  
**Date:** Thursday, March 14, 2019  
**Time:** 5:30 PM

Members are invited to participate in this important credit union event. If you plan to attend, you **MUST** register at Lesco by February 25, 2019!

**NOTE: Business Meeting Only**

## NEW YEAR NEW ME



Make saving your New Year's resolution!  
 Open a Lesco Visa Credit Card  
**3.99% APR** for 12 months on balance transfers  
 Pay off your debt faster!  
**No annual fee and no balance transfer fee.**



Do a Balance Transfer Today!

# In the market for a new or used car?



Get your auto loan at Lesco!  
 Loan Rates as low as 3.25%  
 Get discounted rates with Relationship Pricing.



Already have a car? Refinance today!

Lower your monthly payments or interest rate by refinancing today!

## 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

2019-2018 4.00%  
 Max Term 6 years

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

MAXIMUM DISCOUNT OF 0.75%

2017-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%

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).

## Are you taking full advantage of your Credit Union?

Our services include:  
 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  
 Bill Pay  
 Mobile 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

## Important Dates

Your credit union will be closed on the following dates:

Monday, January 21<sup>st</sup>

Martin Luther King Jr. Day

Monday, February 18<sup>th</sup>

Presidents Day

## Dividend Rates

(Rates subject to change)

Share Account .35% APY\*  
 Christmas Share .35%  
 Special Share .35%\*

\*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

## Are you using Online Banking?

Online banking is making it easier than ever to manage your money.

Check our website for more information.

## Thank You!

Thank you to all members who donated to Lesco's "Giving Tree," Action for Animals & Toys for Tots.

Your kindness made Christmas a little brighter for those in need!!

