

# Lesco Federal Credit Union



2613 Ligonier Street  
 Latrobe, PA 15650  
 P: 724-539-9745  
 F: 724-539-2345

Federally  
 Insured by  
 N.C.U.A.

Monday – Friday 8:15 to 5:00  
 E-mail: [info@lescofcu.com](mailto:info@lescofcu.com)  
 Website: [www.lescofcu.com](http://www.lescofcu.com)

**April 2018**

## Lesco Visa Credit Card

Dare to compare . . .

How much could a balance transfer save you?

	<u>Current Terms</u>		<u>Balance Transfer to Lesco</u>
<b>Minimum Monthly Payment - 3% of Balance</b>			
Balance	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00
Interest Rate	15.99%	25.99%	3.99%**
Time to Repay (Months)	182	335	146
Finance Charges	\$ 3,761.44	\$ 12,079.39	\$ 1,654.17
<b>Total Cost</b>	<b>\$ 8,761.44</b>	<b>\$ 17,079.39</b>	<b>\$ 6,654.17</b>
<b><i>Potential Savings with Balance Transfer \$2,107.27 to \$10,425.22</i></b>			
<b>Fixed Monthly Payment - \$150.00</b>			
Balance	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00
Interest Rate	15.99%	25.99%	3.99%**
Time to Repay (Months)	45	60	38
Finance Charges	\$ 1,655.28	\$ 3,960.50	\$ 611.89
<b>Total Cost</b>	<b>\$ 6,655.28</b>	<b>\$ 8,960.50</b>	<b>\$ 5,611.89</b>
<b><i>Potential Savings with Balance Transfer \$1,043.39 to \$3,348.61</i></b>			
**Promotional Rate - 3.99% Valid on Balance Transfers for 12 Months. After promotional period, any remaining balance accrues interest at 10.9%			



★ **3.99% APR** ★ **ON BALANCE TRANSFERS**

Transfer your high interest credit card balances to your Lesco Visa and start saving!



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 12/31/18.

*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

2018-2017                      4.00%  
Max Term 6 years

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

**MAXIMUM DISCOUNT OF 0.75%**

2016-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  
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

## ★ Bill Pay and ★ Mobile Banking

Free, Easy-to-use 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 Lesco FCU Mobile App.**

Download the Lesco FCU Mobile App today available in iTunes Store and Google Play.

## Important Dates

Your credit union will be closed on the following dates:



Monday, May 28<sup>th</sup>

Memorial Day

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

Independence Day

## Dividend Rates

(Rates subject to change)

Share Account                      .25% APY\*  
Christmas Share                      .25%  
Special Share                      .25%\*

\*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.

## KIDS' WEEK!

**July 23 –July 27**

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

**More details to come!**

*People Helping People*