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July 2018

Federally
Insured by
N.C.U.A.

Online Bill Pay is simply a better way!

This is where
you want to be.

Sign up
for the
convenience
of **online
bill pay.**

Manage finances
with a few clicks

Why do so many people choose online bill pay? Because they know it means more convenience, savings and security.

Convenience at your fingertips

- Receive and pay your bills online, all in one place
- View and pay your bills anywhere, anytime, even when you are traveling
- Verify your account balance as you pay your bills
- Track your payment history at a glance, and follow all your transactions in real time
- Receive helpful email or text reminders when payments are due
- Add the people and companies you want to pay quickly, then send payments with a simple click

Save time and money every month

- Save on stamps and checks by making your payments electronically
- Save money on late fees because you can schedule timely, recurring payments
- Save paper with electronic bills and payments

Safety and security with every transaction

- Make secure payments directly from your checking account
- Maintain tighter control of your account with real-time access to your payment activity
- Increase your privacy because only you can access your account information

Get started with Bill Pay today!

Kids' Week at Lesco is July 23-July 27!



- Decorate a Piggy Bank
- **Ages 1-12**...All are welcome!
- Bring a friend
- \$25 New Account Coupon for all new kids' accounts
- Enter to win cool prizes
- Learn about saving money with fun games and activities



**Living Treasures will be here on Thursday, July 26th
From 10:00 AM -2:00 PM!**

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%**

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).

Tips to Save on Back to School Shopping



1. Compare prices: Use a price comparing app to score the best deal or check out the local ads.
2. Make a list and have a plan: With a list in hand, you're more likely to only buy what you need rather than getting overwhelmed which can lead to overspending.
3. **Do a balance transfer at Lesco:** transfer any high interest credit card balances to your Lesco Visa, and get **3.99% APR** for one year!

*Call Lesco for promotion details.

Important Dates

Your credit union will be closed on the following dates:

Monday, September 3rd

Labor Day

Monday, October 8th

Columbus 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

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.

