

LG&E Co. CREDIT UNION

Winter 2020

Financial Focus

Gift Yourself The Financial Freedom
You Deserve With A

Home Equity Line Of Credit or Fixed-Rate Home Equity Loan

Home Equity Loan

3.95% as low as **APR***

- 5 year term
- Borrow up to 90% equity

No Closing Costs

With our lowest rate in over a year, now is the time to take action on the mounting debt or start those upgrades to your home. With no closing costs to worry about - there is no reason to delay. Not sure if you need a home equity or a home equity line of credit? Just contact the credit union real estate specialist, Shannon Satterfield at 502-627-3437 to learn more.

*Annual Percentage Rate. Effective January 1, 2020 and subject to change. Must meet credit requirements. Your rate may differ. Estimated monthly payment on a home equity of \$10,000 for 60 months at 3.95% APR is \$183.94.

Home Equity Line of Credit variable rate is the Wall Street Journal Prime minus .50%. Current Prime rate is 4.75% at time of printing. The plan has a maximum interest rate of 18% APR. Speak with a member services representative for more details. Other restrictions apply.

Club Accounts Help Make Your Dreams Come True

A **Vacation Club Account** is a great way to save for your vacation. Simply save throughout the year and watch your money grow as it earns dividends. **Vacation Club Accounts pay out on March 31.**

A **Christmas Club Account** is the perfect way to ensure you'll have the money you need for holiday expenses. **Christmas Club Accounts pay out on October 31.**

Please call the Credit Union to open an account today or if you have any questions.

Mobile App

Your Money... anywhere life takes you.

Banking on the go from your phone or tablet.

Just go to www.lgecu.org from your Android phone or iPhone and click on the mobile App banner to install the Credit Union mobile App.

Or

Find the App by going to Google Play or the Apple Store and search LG&E Co. Credit Union.

Purchase or Refinance From Another Lender Affordable Auto Loans

2.99% rates as low as **APR***

60 month term

Other rates and terms available

Affordable Payments • Fast, Friendly Service

Terms up to 84 months • Easy Application

*Annual Percentage Rate. Effective Jan. 1, 2020 and subject to change. Must meet credit requirements. Your rate may differ. Not available for the refinancing of existing LG&E Co. Credit Union loans. Payment example based on terms above. Estimated monthly payment on \$10,000 auto loan for 60 months at 2.99% APR is \$179.72. Maximum rate is 14.24% APR with 60 month term.

Introducing The Credit Union's Newest Team Members



Amanda enjoys spending time with her husband and pets.



Brittany likes shopping, working out, attending sporting events, the outdoors and traveling.



Michelle enjoys going to church, mission trips and attending her kids' sporting events.

Platinum VISA Credit Card

You'll save money when you transfer balances to a low-rate LG&E Co. Credit Union VISA Credit Card.

There are no hidden fees or surprises with a LG&E Co. CU Platinum VISA Credit Card. We work hard to offer you a low rate and **no annual fee** that will save you money. Payment is a minimum 2% of the balance owed.

Apply in person or online today and start saving more money!

*Annual Percentage Rate. Effective January 1, 2020, and subject to change. Must meet credit requirements. Your rate may differ.

6.90%APR*
on Balance
Transfers

9.90%APR*
on Purchases and
Cash Advances

Protect Yourself By Choosing Credit Over Debit

- It is safer not to enter a PIN which could be stored or stolen
- Credit fraud liability is capped at \$50; debit fraud liability can be \$500 or more

Additional ways to protect yourself:

- Install the **CardValet** App to monitor your card 24/7
- Don't use ATMs that appear tampered with or damaged
- Use your Home Banking alerts options
- Call the credit union as soon as you suspect fraud on your account.

For more information or questions, call the Credit Union at (502) 627-3140. If you notice that your Debit Card is missing, contact the Credit Union during normal business hours. If after hours, call Fiserv Card Processing center at 800-472-3272 and reference LG&E Co. Credit Union or logo ID [LGCE](#).

LG&E Co.
CREDIT UNION
www.lgecu.org

Broadway Office Complex
(502) 627-3140
Toll-Free: 1 (866) 769-5755

Hours
Monday - Friday
8:30 a.m. - 4:30 p.m.

LG&E Center
(502) 627-3142

Hours
Tuesday and Friday
12:00 p.m. - 3:00 p.m.

Mailing Address
P.O. Box 32040
Louisville, Kentucky 40232

Mortgage Loans Available

Rates are lower than ever.
Time to buy or refinance and save!

With options like FHA, VA, USDA, variable rate, fixed rate, 1st home, 2nd home, vacation home, or rental properties **there is a right mortgage for everyone.**

Certificates

Start Saving And Watch Your Money Grow!

rates as HIGH as **2.35%APY***

- Terms available include 3 months, 6 months, 1 year, 14 months, 2 years, 3 years and 4 years.
- We offer Youth Savings, Share Savings and Money Market Accounts.
- We offer IRA Savings and IRA CDs.

Call or stop by the office today for current rates and terms or visit us online at www.lgecu.org.

*Annual Percentage Yield. Effective Jan. 1, 2020 and subject to change. Minimum deposit is \$500. Rates vary by term, 4 year term for maximum rate. Subject to penalty for early withdrawal. Contact the credit union for details.

Update Your Information

Have you moved, changed your email or phone number? Be sure to update your information with the Credit Union, including beneficiaries. It's important that we have your most up-to-date information in order to properly serve you.

Holiday Closings

Presidents' Day - February 17
Good Friday - April 10

