

LG&E Co. CREDIT UNION

Spring 2021

Financial Focus

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

Apply Today!

No Closing Costs

Restrictions may apply

Home Equity Loan

as low as
2.95% APR*

5 year term

Borrow up to 90% equity

Use the money for any purpose

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. 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.

Home Equity Line of Credit as low as Prime minus .50%

*Annual Percentage Rate. Effective April 1, 2021 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 2.95% APR is \$179.48. Home Equity Line of Credit variable rate is the Wall Street Journal Prime minus .50%. Current Prime rate is 3.25% at time of printing. The plan has a maximum interest rate of 18% APR. Speak with a real-estate specialist or credit union employee for more details. Other restrictions apply.

Mortgage Loans Available

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.**

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

Attention Students: Scholarships Available

The Credit Union is excited to announce that it will be awarding two \$1,500 scholarships again this year, to either graduating high school seniors or existing college students. The deadline to enter is noon on April 16, 2021 and winners will be announced at the Annual Meeting on May 18. Visit us online for an application and qualifications.



Annual Meeting

May 18, 2021

The 87th Annual Meeting of Credit Union members will be held on Tuesday May 18, 2021 virtually via a Zoom meeting. Contact the Credit Union for access.

The meeting will feature progress reports for 2020 and the election of Credit Union directors.

Members interested in being nominated to fill one of the board positions should contact **Beth Freibert** at (502) 627-4839, **George Allison** (502) 627-4333 or **Chyla Smith** (502) 627-2165 by April 11. They will advise you of the process.

Affordable Auto Loans

1.49% rates as low as
0APR*

48 month term

Other rates and terms available

Terms up to 84 months

Easy Application

Affordable Payments

Fast, Friendly Service

*Annual Percentage Rate. Effective April 1, 2021 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 48 months at 1.49%APR is \$214.74. Maximum rate is 14.24%APR with 60 month term.

Apply Today!

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!

6.90%APR*

**on Balance Transfers
for life of transfer**

9.90%APR*

on Purchases and Cash Advances

Your Credit Union now has an "alliance" VISA App (DX Mobile) that will help you track your balance, transactions and you can make payments.

*Annual Percentage Rate. Effective April 1, 2021, and subject to change. Must meet credit requirements. Your rate may differ.

Update Your Info

Call the Credit Union and update your cell phone number and email address for a chance to win a **\$50 VISA Gift Card**. Drawing to be held April 30th at 4 p.m.

**LG&E Co.
CREDIT UNION**

www.lgecu.org

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

Hours
Monday - Friday
9:00 a.m. - 4:30 p.m.

LG&E Center
(502) 627-3142

Temporarily Closed

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

Holiday Closings

Good Friday - April 2

Memorial Day - May 31

Independence Day - July 5

Certificates

**Start Saving And Watch
Your Money Grow!**

rates as **HIGH** as **1.11%APY***

- Terms available include 3 months, 6 months, 1 year, 11 months, 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 April 1, 2021 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.

**Call the Credit Union for
details on the Card Valet App
to protect yourself on fraud
and unauthorized usage.**

