

# Lesco Federal Credit Union

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Monday – Friday 8:15 to 5:00  
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October 2008

## Money Saving Christmas Tips!

Christmas is a joyous time for everyone. We all enjoy buying gifts for our loved ones, but we also all know how expensive it can get. With the economy in the shape it is, we are all looking for better ways to save money. Cutting back the expenses during Christmas isn't the easiest thing to do, but here are a number of tips that might help.

**Christmas card Cut Backs:** Send postcards or letters instead of Christmas cards, postcards are less expensive than cards in cost and in postage. Another creative idea is to save old Christmas cards from last year, cut them in half, then use the Holiday cover side as a postcard.

**Wrapping Paper Shortcuts:** The Comic section of your newspaper makes an attractive gift wrap (especially if you save the favorite comic strips of your friends and family). For large items, it's less costly to use packing paper and create your own design or use your children's artwork to decorate your homemade Christmas wrapping. Also, instead of buying expensive ribbons and bows to decorate your gifts, hunt around for other items that can make your presents just as beautiful.

**Decoration reductions:** Save your children's or grandchildren's holiday artwork from each school year, not only will your house be decorated with lovely crafts, but your child will also feel joy in the display of their work. Or make a warm and cozy old-fashion Christmas by stringing some popcorn to decorate the house all over; you can also use some cranberries for a touch of color.

**Food Savings:** Read the paper every week. Many grocery stores offer great deals during the holidays and some are even giving away food or cash. You can also compare prices; buying at different markets with different sales can be a great money-saver.

**Inexpensive Entertainment:** Instead of taking the whole family to the movie theater during the holiday season, maybe rent a new release and enjoy the flick together in the comfort of your home. You can also start a new tradition with the kids by taking a drive around your neighborhood to see Christmas Lights. It's not only very entertaining but a great way to spend time together with your family.

We hope that some of these money saving tips helps for your Christmas Season savings.

## Help Us Donate

As the holidays approach and the excitement and joy fills our lives, we need to remember the less fortunate in our area. During the months of October and November we will be collecting "Toys for Tots." Please help to make their holiday season a little more enjoyable this year. Donations can be dropped off at the office during normal business hours and will be donated to the Marine Corps. Thank you so much for your thoughtfulness and contribution.



*"We hope everyone has a safe and happy holiday season with wishes for continued happiness and prosperity throughout the upcoming year"*  
*The Staff and Board Directors*

## Special Thanks

We would like to thank all who participated in our 7<sup>th</sup> Annual Youth Week, August 18-22 2008. We had a great turn out and everyone's involvement made the event such a hit. We'd like to congratulate the youth who won during our celebration.

### Our 1-5 year old winner:

Lucas Shaulis, Kyle Young, Madalyn Slaninko, Alexza Lynch, Darrian Lynch, Gregory Shaulis, Connor Boehm, Maddison Helamn and Zoe Payne.

### Our 6-9 year old winners:

Summer Butz, Ann Marie McCullough, Keith Clark, Kendall Pochet, Chad Palombo, Karley Kovatch, Michael Mucci, Max Sanderbeck, Lacy Clark and Maria Hood.

### Our 10- 16 year old winners:

Jocelyn Eaglehouse, Jocelyn Cawaski, Kimberly Camarote, Mike Novak, Cheyenne Long, Ty Kimmick, Luke Crawford, Natalie Kovatch, and Erin Fircetz.

### Also congratulations to our Coloring Contest Winners:

Jacob Bradshaw, Nevin Stas and Amber Walters. And last but not least our **Gummie Guessing Winner**, Nick Ciocco.

Thanks to everyone again for making Youth Week such a success.



## Welcome

We would like to welcome our new Member Service Representative, Kayla Hoffer.

## ATTENTION!! Christmas Club Members

This years Christmas club ended on September 30<sup>th</sup>, and your balance will be automatically deposited into your regular share (savings) account on October 1<sup>st</sup> instead of mailing out checks. Christmas Club Accounts have no minimum balances or monthly deposit requirements. You can open a Christmas club at any time, set money aside as you can, and let the interest accumulate to help with Christmas expenses.

### GAS EXTRAVAGANZA

*Don't miss out on our Gas Giveaway Promotion. We are giving away \$2500 worth of gas through the month of October. Sign up for Direct Deposit and automatically be entered to win FREE GAS! Deadline is October 31, 2008.*



Please mark your Calendars: Your Credit Union will be closed on the following dates:

October 13 - Columbus Day  
November 11 - Veteran's Day  
November 27 - Thanksgiving  
December 25 - Christmas  
January 1, 2009 - New Year's Day

### Dividend Rates

(Rates subject to change)

|                 |        |          |
|-----------------|--------|----------|
| Share Account   | 1.25%* | 1.26APY* |
| Christmas Share |        | 1.25%    |
| Special Share   |        | 1.25%*   |
| Share Draft     |        | .25*     |

\*Dividends for balances of \$100.00 or more.

### Certificate Rates

(Rates subject to change)

|          |       |            |
|----------|-------|------------|
| 6 month  | 1.75% | 1.76% APY* |
| 12 month | 3.00% | 3.03% APY* |
| 18 month | 3.50% | 3.55% APY* |

Call for current certificate rates.

## Member Services

Insured Share Account  
Insured Savings Certificates  
Christmas Share Account  
Share Draft Account  
Special Shares Account  
Visa Debit Card  
Visa Credit Card  
Lesco Web Site  
Audio Response (Telephone)  
Online Banking  
On site 24-hour ATM  
Money Orders (.75 Fee)  
Allpoint ATM Network  
Travelers Cheques (\$1.00/\$100)  
Direct Deposit  
Payroll Deduction  
Notary Service  
Auto Loans - New & Used  
Personal Loans  
Mortgage & Home Equity Loans  
Night Deposit  
Western Union Services  
Signature Guarantee

### Loan Rates

(RATES SUBJECT TO CHANGE)

#### Vehicle



|                    |        |
|--------------------|--------|
| New-1yr 4yr term   | 5.50%  |
| New - 1yr 6yr term | 6.00%  |
| 2 - 3 Yrs. Old     | 8.00%  |
| 4 - 5 Yrs. Old     | 10.00% |
| Over 5 Yrs. Old    | 12.00% |

**Share Secured** 5.00%

|                  |       |       |
|------------------|-------|-------|
| <b>Unsecured</b> | 12mo. | 10.0% |
|                  | 24mo. | 11.0% |
|                  | 36mo. | 12.0% |
|                  | 48mo. | 13.0% |

### Mortgage/Home Equity



|             |        |
|-------------|--------|
| 0-5Years    | 5.75%* |
| 6- 10 Years | 6.75%* |
| 11-15Years  | 7.75%  |

\* Lesco loans being refinanced need to borrow 20% additional to get stated rate.

