

Lesco Federal Credit Union

6 Avenue D

Latrobe, PA 15650

724-539-9744 FAX 724-539-2345

Monday – Friday 8:15 to 5:00

E-mail: lesco@lescofcu.com

Website: www.lescofcu.com

January 2010

60th Annual Business Meeting

Where: Lesco Credit Union Office

When: March 13, 2010

Time: 10 am Sharp

All members are invited to participate in this important credit union event. If you are planning on attending, you **MUST** register at the credit union office by March 5, 2010. Refreshments will be available after the meeting.

NOTE: This is a business meeting only.

Debit Cards at Gas Stations



Recently we've had issues with members using their Debit Card at gas stations and using them as debit instead of credit. This has caused some gas stations to hold funds in the member's account higher than the purchased amount to insure the money is available when processed. To avoid this problem, we ask that you use your debit card as a Credit at gas stations so that they will credit the actual amount of your purchase.

ACCESS YOUR VISA AT HOME!

Do you need a better way to keep track of your Lesco Visa Credit Card?
We have a way to make it simple. Access your credit card information on

www.eZCardInfo.com

- ✓ Check your available credit
- ✓ View your current balance
- ✓ Access previous statements
- ✓ Download transactions to your personal financial management software
- ✓ Change personal profile information online
- ✓ Set alerts
- ✓ Search for transactions
- ✓ And much more

Check out ibelong.org for more information on Credit Unions and how they can help someone you know.

Member Appreciation Day

We would like to congratulate all the members who won a prize on Member Appreciation Day. We had a great turn out and a lot of fun. We had 57 winners ranging from \$10 to \$50 Cash prizes plus a GPS, Digital Camera and more. Thanks to all our wonderful members for being part of the Lesco FCU family.

TOYS FOR TOTS



Lesco FCU and the Marine Corp would like to thank all who helped make Toys For Tots a success. We raised over \$200 and a box full of toys for those less fortunate children on Christmas Day. Thank you for making someone's Christmas brighter this year.

Vacation Funds

Now is the best time to start saving for your summer vacation. Lesco offers a Special Savings account that can be used to save for whatever you wish. Many credit unions call it a Vacation Savings. This savings account is not linked to your checking account like your shares are for overdraft protection. Nothing will be touched in your Special Savings, so you can save up for your next vacation, car or even home.

There is also no minimum balance required in your Special Savings. Opening one will cost you nothing.

Any Member Service Representative can help you during your next visit to get started.

HELPFUL HINT

When purchasing items over the internet or participating in online surveys, be careful when you give your account number. A helpful solution to this problem would be to purchase a Visa prepaid gift card or open a separate checking account for these situations.

Many sites on the internet will ask for your account information but say they will not charge your account. In the fine print you usually find a text stating that you'll have so many days to cancel before being charged or it will automatically sign you up for a subscription of some sort.

Purchasing a prepaid Visa card or by opening a separate checking account, you can deposit the money that is required and nothing more can be withdrawn.

Just a Helpful Hint!

*Open your second Checking Today at Lesco



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

January 1 – New Years Day
January 18 – Martin Luther King Jr Day
February 15 – Presidents' Day

Dividend Rates

(Post 12/31/09)

Share Account	.75%*	.75APY*
Christmas Share		.75%
Special Share		.75%*

*Dividends for balances of \$100.00 or more.

Certificate Rates

(Rates subject to change)

6 month	1.00%	1.00% APY*
	(Minimum of \$1,000)	
12 month	1.50%	1.51% APY*
	(Minimum of \$2,500)	

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	5.0%
New – 1yr 6yr term	5.5%
2 - 3 Yrs. Old	7.5%
4 - 5 Yrs. Old	9.50%
Over 5 Yrs. Old	11.50%

Share Secured 5.00%

Unsecured	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.

