



## 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](mailto:lesco@lescofcu.com)  
Website: [www.lescofcu.com](http://www.lescofcu.com)

January 2012

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# 62nd Annual Business Meeting

**Where:** Lesco Credit Union

**When:** March 10, 2012

**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 office by February 27, 2012..... Refreshments will be available after the meeting.

NOTE: Business meeting only

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## High Interest Credit Cards Got You Down?

No cash  
advance fee



No  
annual  
fee

**LESKO** has the credit card for you!  
Low, interest rate of **10.9% APR**

Make your  
convenient  
payments at  
C.U. office

Online access to  
your account

*Sign up for automatic  
payments*

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*Don't wait...Open your Lesco Visa Credit Card Today and Start Saving Money.*

## Relationship Pricing

If you set up an Automatic Payment Transfer, you can receive an additional **0.25%** off any loan rate for **EACH** of the following services:

\* Checking Account with Debit Card

\*Direct Deposit or Payroll Deductions

\*Lesco Visa Credit Card

**Maximum Discount of**  
**.75%**  
**Off any rate stated below**

## Loan Rates

(RATES SUBJECT TO CHANGE)

### VEHICLE

**2010-2011** 4.00%  
Max Term 6 years

That could be a New Car for just **3.25%** with Relationship Pricing!

### 2009-Older

4 Year Term 4.50%  
5 Year Term 4.75%  
6 Year Term 5.00%

**SHARE SECURED** 4.00%

### UNSECURED

12 mo. 10.0%  
24 mo. 11.0%  
36 mo. 12.0%  
48 mo. 13.0%

### MORTGAGE/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

## MEMBER SERVICES

Insured Share Account  
Insured Savings Certificates  
Christmas Share Account  
Share Draft Account  
Special Share 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  
Direct Deposit  
Payroll Deduction  
Notary Service  
Auto Loans – New & Used  
Personal Loans  
Mortgage & Home Equity Loans  
Night Deposit  
Western Union Services  
Signature Guarantee

## COIN COUNTER!

**It's Here!**

A self service coin counter Machine free for our members convenience.

No more wrapping necessary!



Lesco would like to congratulate All the winners from our annual Member Appreciation Day held on November 18<sup>th</sup>.



Thank you for sharing the day with Fun, Laughter and Friendship.

## Dividend Rates

(Rates subject to change)

Share Account .40APY\*  
Christmas Share .40%  
Special Share .40%\*  
\*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 have 3 out of 4 of the following services with Lesco:

\*Checking Account  
\*Debit Card  
\*Direct Deposit  
\*Credit Card

## Consider E-Statement

A few good reasons to switch!

1. More Convenient
2. Available 1<sup>st</sup> of month
3. No waiting for mail
4. 6 months of statement history
5. Less chance of fraud  
Go Green....Save money

Contact our Member Service Representatives & Switch Today.



Your Credit Union will be closed on the following dates:

January 16 -Martin Luther King Jr. Day

February 20 - Presidents Day