

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

July 2010

E-STATEMENTS ONLINE COMING SOON

Watch for upcoming details

In the spirit of working together for the common good, Lesco Federal Credit Union is asking for your support towards helping the environment along with saving money. We will soon be offering e-statements to members who would prefer an online monthly statement instead of receiving a paper statement in the mail. Your statement will be available the first of each month instead of waiting the normal 5-7 business days for mail delivery, allowing for better efficiency in managing your finances. E-statements include a standard 6 months of on-line statement history for your convenience. **The fewer paper statements we need to print and mail, the more money we save. Those savings help us keep our loan rates and fees low.**

All members signed up for online banking will receive a notice for e-statement billing when it becomes available. Please follow the instructions on your screen to opt-in for e-statements. It will be that simple. Members who would prefer an e-statement but are not currently signed up for online banking, can easily enroll by visiting our website. All you need is your savings account number to complete the process. As always, you may contact one of our member service representatives for help. **Remember:** If you are hesitating in your decision, you can always revert back to receiving a paper statement if the e-statement does not satisfy your needs. **Please sign up as soon as it becomes available. Your cooperation is greatly appreciated.**

VISA DEBIT CARD

YOU NOW HAVE A CHOICE...DEBIT *OR* CREDIT

When using your Lesco Visa Debit card, you are now able to choose “Debit” *or* “Credit” when making a purchase instead of only having the “Credit” option as in the past. This new feature from Visa allows us to better serve our members. We still suggest using your card as a credit at gas stations, but anywhere else you may choose to use it as a debit transaction.

To use your card as a debit, you must know your 4 digit Pin that was assigned to you when you received your card. When making purchases as a debit, your signature will not be required and you will have the option of receiving cash back, instead of using an ATM. If you have any questions or forgot your 4 digit Pin, please contact any member service representative for assistance.

Choose the Rebate Not the 0% and Save \$\$\$

Lesco Federal Credit Union would like to remind our members about the **benefits of opting for the Cash Rebate on a new vehicle instead of the 0% financing option.**

*The 0% rate is often reserved for last year's models or only available on certain vehicles

*0% financing is typically offered on shorter-term loans, resulting in higher loan payments

*Unless you have nearly perfect credit, you may not even qualify for the 0% rate

*You will most likely be required to forfeit any factory rebate to receive the 0% rate.

For Example: If you were purchasing a new vehicle for \$20,000, you could either take the cash back rebate (\$3,500) or the 0% financing. By taking the rebate and a loan with Lesco, you would **save \$1,939 over a 4 year term.**

With Lesco's lower loan rates, you can save even more money on vehicle loans as well as Home Equity loans.

RATES AS LOW AS 3.99%

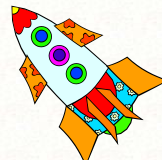
Stop in today or call for more information and estimated payment options

TOYS FOR TOTS

Lesco FCU has been collecting money throughout the year for Toys for Tots. With your help we've raised \$178.58 over the first five months.

Thank you Lesco Members!

ANNUAL YOUTH WEEK



This year's Youth Week will be held August 16 – 20, 2010. Our theme this year will be "Blast Off with a Youth Savings." Our goal behind Youth Week is to help educate our youth to save smart and spend wisely.

Lesco will be giving away gifts, snacks and chances to win great prizes. Please mark your Calendars. We hope you can join us!



Your Credit Union will be closed on the following dates:

**July 5 – Independence Day
September 6 – Labor Day**



WELCOME !

We would like to welcome our new Member Service Representative, Debra Petro.

Dividend Rates

(Rates subject to change)

Share Account	.50%*	.50APY*
Christmas Share		.50%
Special Share		.50%*

*Dividends for balances of \$100.00 or more.

Certificate Rates

(Rates subject to change)

6 month	.75%	.75%APY*
	(Minimum of \$1,000)	
12 month	1.00%	1.00%APY*
	(Minimum of \$2,500)	

Call for current rates

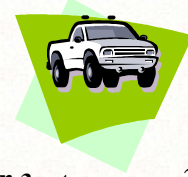
Member Services

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

Loan Rates

(RATES SUBJECT TO CHANGE)

Vehicle



New-1yr 3yr term	3.99%
New-1yr 4yr term	4.50%
New – 1yr 6yr term	4.99%
2 - 3 Yrs. Old	6.50%
4 - 5 Yrs. Old	7.50%
Over 5 Yrs. Old	8.50%

Share Secured 5.00%

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

Mortgage/Home Equity



0-5Years	4.99%
6- 10 Years	5.99%
11-15Years	6.99%

* All interest rates apply to new or transferred money. Not refinancing.