

# LG&E Co. CREDIT UNION

Spring 2017

## Financial Focus

### Refinance And Save!

Refinancing your auto loan, from another lender,  
at LG&E Co. Credit Union  
**might lower your monthly payment  
and the total interest you pay.**

Whether you are paying too much for your auto loan at another lender, or are looking for a place to finance a new auto, be sure to make LG&E Co. Credit Union your first stop. We work hard to save you money with low rates and affordable payments.

**1.99%** as low as **48 month term**  
**APR\*** **Other rates and terms available**

\*Annual Percentage Rate. Effective April 1, 2017 and subject to change. Must meet credit requirements. Not available for the refinancing of existing LG&E Co. CU loans. Maximum rate is 13.49% APR with 60-month term.

### Our VISA Credit Card Rocks!

**6.90%APR\*** on balance transfers

No fee for transfers • Rate is fixed until the balance is paid

\*Annual Percentage Rate. Effective April 1, 2017, and subject to change. Must meet credit requirements.

### Plan Now To Attend Our Annual Meeting

May 23, 2017

The 83rd Annual Meeting of Credit Union members will be held on Tuesday May 23, 2017 in the Broadway Office Complex (BOC) Lower Level Assembly Room at 5:15 pm. Free parking will be available in the employee parking lot off of Cawthon Street (between 8th and 9th Streets).

The meeting will feature progress reports for 2016 and the election of four Credit Union directors. DeAnna Hall from LG&E-KU will present a program on Health and Wellness. **The grand prize will be a drawing for a \$300 Shopping Spree.**

Members interested in being nominated to fill one of the board positions should contact **Jennifer Skaggs** at (502) 627-4733, **Beth Freibert** at (502) 627-4839 or **Rebecca Jones** at (502) 627-2864 by April 21. They will advise you of the process.

### Spring Into Your Home Improvements with a Fixed-Rate Home Equity Loan

**5 year term • Borrow up to 90% equity  
No Closing Cost**

**3.25%** as low as **APR\*** other rates and terms available

\*Annual Percentage Rate. Effective April 1, 2017 and subject to change. Must meet credit requirements.

# Attention Students: Scholarships Available

The Credit Union is excited to announce that it will be awarding two \$1,000 scholarships again this year, to either graduating high school seniors or existing college students. The deadline to enter is noon on April 21, 2017 and winners will be announced at the Annual Meeting on May 23. Visit us online for an application and qualifications.

## LG&E Co. Credit Union Members Get Exclusive Discounts from Love My Credit Union Rewards

Everyone loves to save, especially on products and services you use every day. That's what Love My Credit Union Rewards is all about. Members have saved nearly \$2 billion in discounts from valued partners through Love My Credit Union Rewards. You can save too with valuable discounts from these partners:



- \$100 cash reward with every new line switched to Sprint! Current customers will receive \$50 for every line transferred. Plus, a \$50 loyalty reward every year for every line!\*
- Save up to \$15 on **TurboTax** federal products!
- Get an exclusive smoke communicator and a \$100 gift card with a new **ADT** monitored home security system.
- Get trusted protection at true savings with **TruStage Auto & Home Insurance Program**.
- Shop and get cash back at over 1,500 online retailers with **Love to Shop**

To find out more and learn about other valuable discounts, visit [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org). You get all these offers and discounts just for being a member of LG&E Co. Credit Union.

Start saving today at [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org).

\*Activ. Fee: Up to \$30/line. Credit approval req. Sprint Credit Union Member Cash Rewards Offer: Offer Ends 12/31/2017. Avail. for eligible credit union members and member employees (ongoing verification). Tax ID req. to establish business acct. Switch to Sprint and receive a \$100 cash reward for each new smartphone line activation. Reqs. port-in from an active number (wireless or landline). Existing customers receive a \$100 cash reward for each new smartphone line activation and/or a \$50 cash reward for each smartphone line transferred to program. New lines req. activation at point of sale. Max 15 lines. Sprint acct must remain active and in good standing for 31 days to receive Cash Reward. Excludes MBB devices, tablets and Sprint Phone Connect, upgrades, replacements and ports made between Sprint entities or providers associated with Sprint (i.e. Virgin Mobile USA, Boost Mobile, Common Cents Mobile and Assurance.) May not be combinable with other offers. \$50 Loyalty Cash Reward: Members can earn one \$50 cash reward annually when Sprint acct remains active and in good standing for 1 year. Max 15 lines. Cash Reward issued by CU Solutions Group. Allow 6-8 wks for Cash Reward to be deposited to your Credit Union acct. If the Cash Reward does not appear after 8 wks, visit [lovemycreditunion.org/sprintrewards](http://lovemycreditunion.org/sprintrewards). Other Terms: Offers/coverage not avail. everywhere or for all phones/networks. May not be combinable with other offers. Offer, terms, restrictions, and options subject to change and may be modified, discontinued, or terminated at any time without notice. Restrictions apply. © 2016 Sprint. All rights reserved. Sprint and the logo are trademarks of Sprint. Other marks are the property of their respective owners.

## Vacation Club

- Dividend Rate - 1.00%APY\*
- Dividends paid annually March 31
- Funds transferred to savings April 1 annually

\*Annual Percentage Yield. Effective April 1, 2017 and subject to change. Minimum \$20 deposit to open. Minimum \$20 monthly deposit.

## Certificates

Start Saving And Watch Your Money Grow!

- Terms available include 3 months, 6 months, 1 year, 14 months, 2 years, 3 years and 4 years.
- We offer Youth Savings, Share Savings and Money Market Accounts.
- We offer IRA Savings and CDs.

Call or stop by our office today for current rates and terms or visit us online at [www.lgecu.org](http://www.lgecu.org).

### Limited Time... CD Special

**13 months - 1.00%APY\***  
**3 years - 2.02%APY\***

Call us today for details!

\*Annual Percentage Yield. Effective April 1, 2017 and subject to change. Minimum \$20 deposit to open.

## Holiday Closings

**Memorial Day - Monday, May 29**

**Independence Day - Tuesday, July 4**

**LG&E Co.  
CREDIT UNION**

[www.lgecu.org](http://www.lgecu.org)

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

**Hours**  
Monday - Friday  
8:30 a.m. - 4:30 p.m.

**LG&E Center**  
(502) 627-3142

**Hours**  
Monday - Friday  
9:30 a.m. - 11:30 a.m.  
12:00 p.m. - 3:30 p.m.

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

