

LG&E Co. CREDIT UNION

Fall 2017

Financial Focus

New Service

CardValet[®]

LG&E Co. Credit Union is pleased to introduce CardValet, a mobile card management application that helps reduce account fraud and control how and when the debit card is used by allowing the cardholders to monitor accounts with their smartphone.

“CardValet is ideal for users who want to actively manage their cards. CardValet’s inventive and thoughtful approach to card management makes the user experience as easy as possible,” said Patricia Yates, LG&E Co. Credit Union President/CEO. “We are excited to offer this tool to our cardholders! Not only is CardValet user-friendly and convenient, but it will aide in our continued efforts to prevent fraud and identity theft for our cardholders.”

Please contact the credit union for additional information.

Make the holidays merry and bright with a Holiday Loan

3.90% as low as **APR*** **Borrow up to \$3,000**
up to 12 months

Affordable Payments • Payroll Deduction • Fast Service

*Annual Percentage Rate. Effective October 2 - December 29, 2017, and subject to change. Must meet credit requirements.

Finance Or Refinance Your Auto, Boat, RV or Motorcycle And Save Money

**Take Advantage Of The
Credit Union’s Low Rates!**

Are you paying too much for
your auto loan with another
lender? Refinancing your auto
loan, from another lender to

LG&E Co. Credit Union,
**might
lower your
monthly
payment.**

Apply Today!

Fixed-Rate Home Equity Loan

4.00% as low as **APR***

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

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

Christmas Club Account

A Christmas Club Account is the perfect way to ensure you'll have the money you need for holiday expenses. Simply save throughout the year and watch your money grow as it earns dividends. **If you currently have a Christmas Club Account your funds will be transferred to your regular savings account on November 1, 2017.** Please call the Credit Union if you have any questions.

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 activated with Sprint! Current customers will receive a \$50 cash reward for every line transferred into Sprint Credit Union Member Cash Rewards. Plus, get a \$50 loyalty cash 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. Call 844-703-0123 to receive this special offer.
- 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 www.lgecu.org or LoveMyCreditUnion.org. You get all these offers and discounts just for being a member of LG&E Co. Credit Union.

***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: 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. 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.

VISA Credit Card

- No Hidden Fees
- No Annual Fee
- Minimum payment 2% of balance
- 9.90%APR* on purchases and cash advances
- 6.90%APR* for balance transfers
- Text alerts available

So whether you are traveling or shopping this holiday season, be sure to take along your LG&E Co. CU Platinum VISA Credit Card.

Apply in person or online today so you'll have your card in time for holiday fun!

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

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.

Holiday Closings

- Columbus Day** - October 9
- Thanksgiving** - November 23 and 24
- Christmas** - December 22 and 25
- New Year's Day** - January 1, 2018

**LG&E Co.
CREDIT UNION**
www.lgecu.org

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Hours
Monday - Friday
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