

# LG&E Co. CREDIT UNION

Spring 2018

## Financial Focus

### Need Money For Home Improvements with a **Fixed-Rate Home Equity Loan**

- ✓ **New Deck**
- ✓ **Carpet**
- ✓ **Kitchen Remodel**
- ✓ **Bathroom**
- ✓ **Basement**
- ✓ **Swimming Pool**

**4.00%** as low as **APR\***  
other rates and terms available

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

\*Annual Percentage Rate. Effective April 1, 2018 and subject to change. Must meet credit requirements.

## Auto Loans

### Purchase or Refinance From Another Lender

**1.99%** rates as low as **APR\***

**Other rates and terms available**  
**60 month term**

\*Annual Percentage Rate. Effective April 1, 2018 and subject to change. Must meet credit requirements. Not available for the refinancing of existing LG&E Co. CU loans. Maximum rate is 13.74% APR with 60-month term.

### Plan Now To Attend Our Annual Meeting May 22, 2018

The 84th Annual Meeting of Credit Union members will be held on Tuesday May 22, 2018 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 2017 and the election of four Credit Union directors. Steve Ramirez from LG&E-KU will present a program on what everyone should do to protect their home networks. **The grand prize will be a drawing for \$300 Cash.**

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 20. They will advise you of the process.

### VISA Credit Card

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

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

\*Annual Percentage Rate. Effective April 1, 2018, 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 20, 2018 and winners will be announced at the Annual Meeting on May 22. 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 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](http://www.lgecu.org) or [LoveMyCreditUnion.org](http://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 12/31/2018. 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](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.

**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  
12:00 p.m. - 3:00 p.m.

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

## Club Accounts

A **Vacation Club Account** is a great way to save for your vacation. Whether you can't wait to get to the beach or are dreaming of an European tour, a Vacation Club Account can make your vacation dreams come true. Simply save throughout the year and watch your money grow as it earns dividends. **Vacation Club Accounts pay out on March 31.**

A **Christmas Club Account** is the perfect way to ensure you'll have the money you need for holiday expenses. **Christmas Club Accounts pay out on October 31.**

Please call the Credit Union to open an account today or if you have any questions.

*Club Accounts earn 1.00% Annual Percentage Yield.*

## 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.

*Credit Union will match rates up to .50% Annual Percentage Yield on deposits over \$25,000.*

- We offer Youth Savings, Share Savings and Money Market Accounts.
- We offer IRA Savings and IRA 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).

## Holiday Closings

**Memorial Day**      **Independence Day**  
Monday, May 28      Wednesday, July 4

