

Financial Focus

Get Your Finances In Shape In 2019

No Closing Costs

Home Equity Line of Credit or Fixed-Rate Home Equity Loan

Home Equity Loan • 5 year term
5.00%^{as low as} **APR*** • Borrow up to 90% equity

Home Equity Line of Credit is Prime minus .50%

Did you say “charge it” a few too many times during the holiday season? Are you wondering how you can finally get out of debt? Consolidate your debt and take advantage of the equity in your home. It’s a great way to get your finances in shape in 2019. Apply Today!

*Annual Percentage Rate. Effective Jan. 1, 2019, and subject to change. Must meet credit requirements.

****Alert**** **Debit Card Fraud Is Rising**

Are you protected? Take total control of your Debit Card security. Get the FREE CardValet App. You can turn your card on and off when you need it.

CardValet is our mobile card management application that helps reduce account fraud and control how and when a member’s 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. “Not only is CardValet user-friendly and convenient, but it aids in our continued efforts to prevent fraud and identity theft for our cardholders.”

Please contact the credit union for additional information.

Take Advantage Of Our Low Rates!

rates as
low as **2.74%APR***
Terms up to 60 months

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

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!

*Annual Percentage Rate. Effective January 1, 2019 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.

Transfer High Rate Cards And Save LG&E Co. CU VISA Credit Card

You'll save money when you transfer balances to a low-rate LG&E Co. Credit Union VISA Credit Card. There are no hidden fees or surprises with a LG&E Co. CU Platinum VISA Credit Card. We work hard to offer you a low rate and **no annual fee** that will save you money. Payment is a minimum 2% of the balance owed. Plus, the 6.90%APR* is for life!

Apply in person or online today and start saving more money!

6.90%APR* on Balance Transfers

*Annual Percentage Rate. Effective Jan. 1, 2019, and subject to change. Must meet credit requirements.

Club Accounts Make Saving Easy

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.

Members Save Up to \$15 On Turbo Tax, The Tax Software That Has You Covered

This year, get your biggest possible tax refund - without leaving your living room. Turbo Tax, the #1 best-selling tax software, is up to date on the latest tax laws and guarantees 100% accurate calculations, so you can be confident your taxes are done right and get your biggest possible refund. And, as a credit union member you can **save up to \$15** on TurboTax this tax season. **To access the member discount, click on the TurboTax web banner located on our website at www.lgecu.org. Start today and save!**

Update Your Information

Have you moved, changed your email or phone number? Be sure to update your information with the Credit Union, including beneficiaries. It's important that we have your most up-to-date information in order to properly serve you.

LG&E Co.
CREDIT UNION
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
Tuesday and Thursday
12:00 p.m. - 3:00 p.m.

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

Holiday Closings

Presidents' Day - Monday, February 18

Good Friday - Friday, April 19

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 IRA CDs.

Call or stop by our office today for current rates and terms or visit us online at www.lgecu.org.

Great Certificate Rates

Plus, the Credit Union will match up to .50% higher than other published rates.

Mobile App

Your Money... anywhere life takes you.

Banking on the go from your phone or tablet.

Just go to www.lgecu.org from your Android phone or iPhone and click on the mobile app banner to install the Credit Union mobile App.

Or

Find the App by going to Google Play or the Apple Store and search LG&E Co. Credit Union.

