

LG&E Co. CREDIT UNION

Spring 2019

Financial Focus

Get Ready For Spring Home Improvements With A



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

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

Home Equity Loan

as low as
5.00%APR*

- 5 year term
- Borrow up to 90% equity
- Use the money for any purpose

Home Equity Line of Credit is Prime minus .50%

No Closing Costs

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

Affordable Payments

You'll save money when you purchase or refinance your auto from another lender to LG&E Co. Credit Union!

2.74%APR*
rates as low as

60 month term

Other rates and terms available

**Auto, Motorcycle and Boat
Loans Available**

Fast, Friendly Service

Terms up to 84 months

*Annual Percentage Rate. Effective April 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 14.74% APR with 60 month term.

Plan Now To Attend Our Annual Meeting May 20, 2019

The 85th Annual Meeting of Credit Union members will be held on Monday May 20, 2019 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 2018 and the election of three Credit Union directors. Program speaker TBD. **The grand prize will be a drawing for a \$300 VISA Gift Card.**

Members interested in being nominated to fill one of the board positions should contact **Beth Freibert** at (502) 627-4839 or **Rebecca Jones** at (502) 627-2864 by April 18. They will advise you of the process.

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 April 1, 2019, 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 \$1,500 scholarships again this year, to either graduating high school seniors or existing college students. The deadline to enter is noon on April 18, 2019 and winners will be announced at the Annual Meeting on May 20. Visit us online for an application and qualifications.

There Are More Reasons Than Ever To Love Being A Member Of LG&E Co. Credit Union

Your credit union membership is about the trust and care of community, built around where you live, work and play. That's why we've made it so that your LG&E Co. Credit Union membership saves you money through exclusive member only offers through our trusted partners. Through Love My Credit Union Rewards, credit union members have saved over \$2 billion with offers like:

- **\$100 cash reward** with each new line you activate with Sprint. Plus, existing customers earn 100 Annual Loyalty Cash Rewards, and **25% off select accessories** in Sprint stores.
- Credit union membership also saves you **up to \$15 on TurboTax** federal products.
- We want you feeling as safe at home as you do in our credit union. That's why you can get an **exclusive smoke communicator and a \$100 gift card** with a new ADT home monitoring security system. Just call 844-703-0123 to get this special offer through the Love My Credit Union Rewards Program.
- Sometimes accidents happen, but credit union members enjoy special **True Savings with TruStage Auto and Home Insurance.**
- Your credit union membership benefits go with you when you shop too! With **Love to Shop**, get member only **cash back rewards** from over 1500 online retailers.

Learn all about how your LG&E Co. Credit Union membership gets you all these exclusive savings, and more at www.lgecu.org or LoveMyCreditUnion.org. Check them out and start enjoying credit union member benefits you never knew you had before.

Limited time offers. **Activ. Fee:** Up to \$30/line. Credit approval req. **Cash Reward Offers:** Avail. for eligible credit union members & member employees with qualifying corp. id. (ongoing verification). \$100 Cash Rewards for new smartphone lines activ. up to 15 lines. Req. activ. at point of sale. Excludes CL, MBB devices, tablets, Sprint Phone Connect, upgrs., replacements & ports made between Sprint entities or providers associated with Sprint. Limit one SEP Corp. ID per Sprint acct. No add'l discounts apply. **Loyalty Reward:** \$100/acct./yr. when Sprint acct. remains active and in good standing each yr. **Transfer Reward:** Members must remain active and in good standing for 31 days to receive Cash Reward. 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 & click on "Cash Rewards Tracker". Other Terms: Offer/coverage not avail. everywhere or for all phones/networks. **May not be combinable with other offers. Offer, terms, restrictions, & options subject to change & may be modified, discontinued, or terminated at any time without notice.** Restrictions apply. 2019 Sprint. All rights reserved. Sprint & the logo are trademarks of Sprint. Other marks are the property of their respective owners.

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

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

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

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.

What New Amenities Does The Credit Union Have To Offer?

In 2018 the Credit Union released:

- MINT (Budgeting tool for financial accounts)
- Remote Capture deposits
- Single sign on Home banking and VISA access

In March 2019 the Credit Union released:

- POP Money (Person to person transfers/Cash App)
- Account to Account transfers (Transfers to/from external financial institutions)
- Dave Ramsey's Every Dollar

Ask about these new features that we have to offer to better assist you!

Holiday Closings

Memorial Day - Monday, May 27

Independence Day - Thursday, July 4

