

# LG&E Co. CREDIT UNION

Summer 2019

## Financial Focus

You Paint The Picture -  
We'll Make It Reality!



With options like FHA, VA, USDA,  
variable rate, fixed rate,  
1st home, 2nd home, vacation home,  
or rental properties

**there is a right mortgage for everyone.**

With credit union personal care and low rates,  
why not get started today!

### **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 cardholder 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 aides in our continued efforts to prevent fraud and identity theft for our cardholders."

Please contact the credit union for additional information.

**The Savings  
Are BIG!**

# Auto Loans

**Purchase or  
Refinance From  
Another Lender**

**3.24%** rates as  
low as **APR\***

**60 month term**

**Other rates and terms available**

\*Annual Percentage Rate. Effective July 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 14.24% APR with 60 month term.

### **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.

# VISA Credit Card Is Great For Summer Fun

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

No fee for transfers • No Annual Fee • Earn Rewards Points • Rate is fixed until the balance is paid

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

## What New Amenities Does The Credit Union Have To Offer?

- Remote Capture Deposits
- POP Money (Person To Person Transfers/Cash App)
- Account to Account Transfers (Transfers to/from external financial institutions)
- Single sign on Home Banking and VISA access
- MINT (Budgeting tool for financial accounts)
- Dave Ramsey's Every Dollar

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



## Anything Under The Sun Loan

**Use The Money For Any Reason**

Vacation  
Home Improvements  
New Swimming Pool  
Back-To-School Expenses  
*Anything Under The Sun...*

## No Closing Costs

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

### Home Equity Loan

as low as  
**5.00%APR\***

- 5 year term
- Borrow up to 90% equity

**Home Equity Line of Credit is Prime minus .50%**

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

## Annual Meeting Update

The Annual Meeting was held on Monday, May 20. Thank you to everyone who attended to help make this year's Annual Meeting a success.

### Scholarship Winners...

The Credit Union awarded two, \$1,500 scholarships at the Annual Meeting. Congratulations and Good Luck to **Hannah Ketty and Katelyn Mensing.**

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

## Holiday Closings

**Independence Day** - Thursday, July 4

**Labor Day** - Monday, September 2

**LG&E Co.  
CREDIT UNION**

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

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**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  
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