

LEHIGH COUNTY EMPLOYEES FEDERAL CREDIT UNION WINTER NEWSLETTER JANUARY 2018

HAPPY 2018!

NEW GOVERNMENT CENTER HOURS BEGINNING JAN 2, 2018

MONDAY AND TUESDAY 10:00AM – 12:00PM

WEDNESDAY – CLOSED

THURSDAY AND FRIDAY 10:00AM -2:00PM (closed from 11:15am-12:00pm for lunch).

COURTHOUSE HOURS REMAIN UNCHANGED – MONDAY THROUGH FRIDAY 8:30AM -4:30PM.

TIRED OF YOUR CREDIT CARD INTEREST RATES?

Consider an unsecured loan to pay off all of those Christmas purchases. Rates are as low as 7.95%.

KNOW YOUR DEBIT CARD LIMITS!

The limits on your debit card are as follows:

Store and online purchases:

\$1,000 per day or 10 transactions

ATM Withdrawals: \$500 per day including fee

If the ATM system goes offline for any reason, the limits change until the system reconnects. This situation is usually out of our control.

Store and online purchases:

\$500 per day

ATM Withdrawals:

\$200 per day including fee

Please note that most gas stations will put a large hold on your account, when you choose debit, until your actual transaction posts to the system. The gas station should have these amounts posted at the gas pumps. Please be aware of these hold requirements and your account balance prior to pumping gasoline.

UCC4A Disclosures

The Pennsylvania Credit Union Association has requested that we provide our members with the following disclosure information regarding electronic (ACH) transactions:

Provisional Payment Disclosure

Credit given by us to you with respect to an automated clearing house credit entry is provisional until we receive final settlement for such entry through the

Federal Reserve Bank. If we do not receive such final settlement, you are hereby notified and agree that we are entitled to a refund of the amount credited to you in connection with such entry, and the party making the payment to you via such entry (i.e. the originator of the entry) shall not be deemed to have paid you in amount of such entry.

Notice Disclosure

We may accept on your behalf, payments to your account which have been transmitted through one or more Automated Clearing Houses (ACH) and which are not subject to the Electronic Fund Transfer Act and your rights and obligations with respect to such payments shall be construed in accordance with and governed by the laws of the state of Pennsylvania as provided by the operating rules of the National Automated Clearing House Association, which are applicable to ACH transactions involving your account.

Holiday Closings for 2018

January 15 Martin Luther King, Jr
February 19 President's Day
March 30 Good Friday
May 28 Memorial Day
July 4 Independence Day
September 3 Labor Day
November 12 Veterans Day
November 22 Thanksgiving
November 23 Thanksgiving
December 25 Christmas

Hours & Phones

Courthouse

Monday-Friday
8:30am-4:30pm
610-782-3318 phone
610-871-2783 fax

Government Center

Mon-Tues 10:00am-12:00pm
Wednesday – CLOSED
Thurs-Fri 10:00am-2:00pm closed from 11:15-12:00pm for lunch

Loan Rates

Share Secured	3.00%
New Auto- 3yr as low as	1.59%
New Auto -5yr as low as	2.59%
Used Auto-5yr as low as	2.49%
Unsecured-3yr as low as	7.95%
Line of credit 3 year	15.00%

All rates subject to change.

Dividend Rates

(4th quarter 2017)
Shares .15% apr

The board of directors declared a .20% bonus dividend for the 4th quarter 2017 on share accounts.

Christmas and Vacation club dividends are paid annually. Vacation club dividend paid April 30, 2017 was .25%. Christmas Club dividend paid September 30, 2017 was .25%.

Annual Meeting Notice:

Our annual meeting will be held on March 21, 2018 in room 123 at the Government Center. A brief meeting will take place promptly at 8:15am **followed by** a grab and go breakfast. This is a closed door meeting. The door will be closed when the meeting starts. You **MUST** be a member of the credit union to attend.