

LEHIGH COUNTY EMPLOYEES FEDERAL CREDIT UNION SUMMER NEWSLETTER

Considering a mortgage refinance or looking to get some equity from your home for that next project?

Our low mortgage rates combined with low closing costs may be a perfect solution for you. Call the credit union for details.

Did you know that when you take a loan with Lehigh County EFCU, you can purchase low cost disability and life insurance and finance it with the loan?

News from the Lehigh County Employees Federal Credit Union

June 2018

FEDERAL REGULATION D ELECTRONIC TRANSFER FEES FOR SAVINGS ACCOUNTS:

Federal regulation D places a monthly limit on the number of electronic transactions you may make to or from your **SAVINGS ACCOUNT**. **Savings accounts include all share and club accounts.** This includes online banking transfers and automatic transfers to your checking account to cover overdrafts. **All electronic transactions over 6 per month that affect your savings account will incur a charge of \$25 per**

transaction. This rule does **not** apply to checking accounts. If you have a high volume of transactions from your savings account, consider opening a

checking account with us to avoid these fees.

STUDENT LOAN SERVICES

We now offer student loans. Log onto our website and click the link or go to www.salliemae.com/smartoption/lehighcountyfcu to apply. This service is offered through a third party and not directly through the Credit Union.

610-782-3332 phone

LOST OR STOLEN DEBIT CARD?

If you lost your debit card or it has been stolen, call the Credit Union ASAP. The after hours phone number for lost or stolen debit cards is 1-800-500-1044. Use this number for lost or stolen debit cards only. Do not call this number to inquire about transactions.

PLEASE HELP US TO SAVE MONEY!!

With the ever-rising costs of paper, envelopes, and postage, we are asking for your help.

We are asking that you consider signing up for online banking and E-statements. You get them faster than paper statements and can print them if you want. You will even get this newsletter electronically.

You can sign up while you are logged into home banking.

Holiday Closings for 2018

September 3, 2018 – Labor Day
November 12, 2018 - Veterans Day
November 22, 2018 - Thanksgiving
November 23, 2018 - Thanksgiving
December 25, 2018 - Christmas

Hours & Phones

Courthouse

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

Government Center

Monday-Tuesday
10:00am-12:00pm
Thursday-Friday
10:00am-2:00pm (closed 11:15-12:00 for lunch)

Connect to your Credit Union

Have you enrolled in Home Banking? Many of our members are already taking advantage of this free service. You can view your accounts and make transfers 24/7/365. Please visit our website at: www.lehighcountycu.com
If you are not currently enrolled, contact the Credit Union for access.

You can also sign up for and use our free bill pay service. You can log in and pay your bills online.

Loan Rates

Share Secured	3.00%
New Auto- 5yr as low as	2.59%
Used Auto-5yr as low as	3.49%
Unsecured-3yr as low as	7.95%
Line of credit 3 year	15.00%
Mortgage as low as	4.25%
Home equity as low as	3.25%

All rates subject to change.

Dividend Rates

We paid a 0.35% dividend on vacation club accounts on May 31, 2018.

(2nd quarter 2018)

Shares	.25% APR
Tax Clubs	.25% APR

VISA GIFT CARDS

Holidays, Birthdays, Weddings, Baby Showers - A VISA Gift Card is the perfect gift. Cards may be purchased at your Credit Union.