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Money Matters

THE NEWSLETTER OF LAKE COUNTY EDUCATIONAL FEDERAL CREDIT UNION

AUTUMN 2023

Text, Tap, Transact: Banking at Your Fingertips

Your phone is already in your hand. Now, so is your credit union.

Mobile Banking is fast and convenient, 24/7, but sometimes you need the guiding hand of a credit union professional. We get that, and that's why we've introduced **Teller-by-Text**, the easiest way to bank using your mobile phone. Powered by people, when you text us, you get us. Really.



Say you've got a question about your account. Perhaps you're interested in a loan. Or maybe you need help with a transaction. Whatever the case, you just want to chat with a real person. Simply fire off a text message to the phone number of your nearest branch for personal, white-glove service.

Text Your Home Branch Phone Number

Painesville Branch: (440) 352-4732

North Olmsted Branch: (440) 777-2009

You might be wondering if **Teller-by-Text** is controlled by some kind of automated AI-bot, or managed by an overseas data center. Not in the

slightest. This free service is provided by your local credit union branch staff – the very people you know and trust. Because of this, be mindful that live, personal assistance is limited to regular business hours.

But in addition to live teller service over text, we also offer "**Quickies**," 24-hour instant responses to common inquiries. For example, text "**APP**" to download our mobile app. Text "**HOURS**" for current branch hours. Or text "**SKIP**" to initiate a Skip-a-Pay. A list of Quickie options is provided to the right. You can text any of these keyphrases to the phone number of your branch of choice.

We are especially aware that security is of the utmost importance when it comes to banking. Rest assured, **Teller-by-Text** employs state-of-the-art encryption and multi-factor authentication to keep your financial data safe and secure. Your privacy and peace of mind are always our first priority. **Teller-by-Text** is made for banking.

We are thrilled to introduce this groundbreaking new addition to our member services. We understand that life gets busy, and visiting a branch or navigating through an app isn't always your first choice. That's why we're bringing the credit union directly to your mobile phone through the simple text messaging you already use every day.

Teller-by-Text is a testament to our commitment to innovation and exceptional member service. We invite you to embrace this future-forward banking experience and make the most of the convenience it brings. Do life your way.

Quickies

INSTANT RESPONSES TO COMMON INQUIRIES

Text This	for This
ATM	FIND AN ATM
APP	DOWNLOAD IOS/ANDROID APP
APPLY	APPLY FOR A LOAN OR VISA
AUTO	VEHICLE LOANS
CHANGE	CHANGE OF ADDRESS
CHECKS	REORDER CHECKS
CONTACT	CONTACT US
DEPOSIT	MOBILE CHECK DEPOSIT
FAX	BRANCH FAX NUMBER
HELOC	HOME EQUITY LINE OF CREDIT
HOLIDAYS	HOLIDAY BRANCH CLOSINGS
HOURS	BRANCH HOURS
JOIN	MEMBERSHIP INFORMATION
LENDING	CONTACT LENDING TEAM
LOCATIONS	BRANCH LOCATIONS
LOST CARD	REPORT LOST CREDIT/DEBIT CARD
MORTGAGE	APPLY FOR A MORTGAGE
PERSONAL	PERSONAL LOANS
PHONE	24/7 PHONE TELLER
RATES	LOAN/DEPOSIT RATES
ROUTING	OUR ROUTING & TRANSIT NUMBER
SKIP	SKIP-A-PAYMENT
TOOLS	FINANCIAL CALCULATORS
VISA	APPLY FOR OUR VISA CARD
WEB	VISIT US ONLINE

ICU DAY

Oct 19

**75 Years in the Making:
Join us for International
Credit Union Day**

The 75th anniversary of International Credit Union (ICU) Day® will be observed on **Thursday, October 19, 2023.**

ICU Day® celebrates the spirit of the global credit union movement. The day is recognized to reflect upon the credit union movement's history, promote its achievements, recognize hard work, and share member experiences.

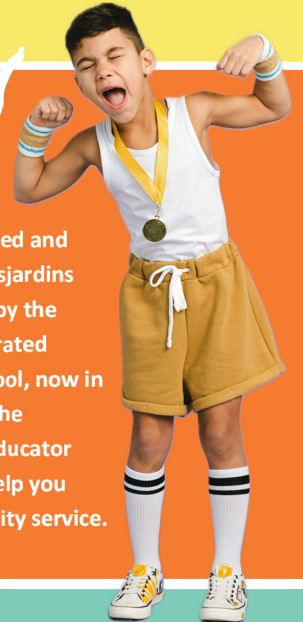
As "credit union people," ICU Day is all about you and your family. **We invite you to visit our Painesville or North Olmsted branches on ICU Day for light refreshments, complimentary calendars, and free document shredding – up to three bags or boxes.**

Your participation honors credit unions and their contributions to local communities and the broader economy. It's an opportunity to celebrate the cooperative principles and values that guide credit unions and set them apart from traditional banking institutions.



Not to forget, there's another superb reason to join us on October 19 for ICU Day: **Free Document Shredding.** Members are invited to bring up to three bags or boxes of paper documents for shredding. Consumer fraud and identity theft put us all at risk. Obliterate those sensitive documents to smithereens. It's free, secure, and one-day-only.

GLORY



Lake County Educational Federal Credit Union is both honored and humbled to be named first-place recipients of the 2023 Desjardins Youth Financial Education Award (> \$50M asset category) by the Ohio Credit Union League. The award recognizes our integrated student branch and financial literacy program at Madison High School, now in its sixth year. Our steadfast commitment to financial education is the foundation upon which this program was designed. If you are an educator within our local service region, contact us to explore how we can help you teach financial literacy concepts to your students as a free community service.

HOLIDAY BRANCH CLOSINGS

COLUMBUS DAY: OCTOBER 9

VETERAN'S DAY: NOVEMBER 10

THANKSGIVING: NOVEMBER 23

CHRISTMAS DAY: DECEMBER 25

NEW YEARS DAY: JANUARY 2

Christmas Club Payouts

It's hard to believe, but the holidays are fast approaching. As a reminder, your Christmas Club's balance, plus accrued interest, will automatically be deposited to your designated checking or savings account on **November 1, 2023.**

(Please contact us if you would prefer a check.)

4.9% APR* Promo: Make Our Visa Your Black Friday Card

From **November 1, 2023 through December 31, 2023**, every purchase you make using your Lake County Educational Federal Credit Union Visa Card may qualify you for the **exclusive special APR of 4.9%.*** Qualifying purchases **stay at that special APR through your July 2024 billing cycle.** When the promotional period ends, your APR will revert to your standard Retail/Purchase APR.

* Important information about this offer: APR = Annual Percentage Rate. Payments will be applied per your standard payment allocation. Qualifying purchases made from November 1, 2023 through December 31, 2023 shall accrue interest at the promotional APR of 4.9%. The qualifying purchases shall continue to accrue interest at the promotional APR through the July 2024 billing cycle, after which the APR on the remaining balance of the qualifying purchases made during the promotional period shall revert to your standard Retail/Purchase APR previously disclosed. A late payment may cause your APR to revert to the APR previously disclosed in your Credit Card Agreement prior to the end of the promotional period. Cash advances and balance transfers are excluded from the promotional offer. Additional restrictions may apply. Not valid where prohibited by law.

Painesville (440) 352-4732 [Call or Text]
North Olmsted (440) 777-2009 [Call or Text]

LakeCountyEduFCU.org

