

COMMON CENTS

A quarterly publication from your Lifetime
Federal Credit UnionSM

Second Quarter 2017

lifetimefcu.org



"Better Because You Own It"

Once a Member, Always a Member

We would like to remind all LFCU members that you can keep your accounts with the credit union even if you retire or change employment. Keeping your membership will allow you continued access to the great rates, products and services that LFCU offers. We value your membership!

Stay Connected to Your Money – Anywhere Life Takes You

Lifetime Federal Credit Union (LFCU) has a new LFCU-branded mobile app that will make your banking experience even more convenient and secure (thanks to the multiple layers of authentication).

From your smartphone or tablet — whether you are shopping, catching some rays at the beach or moving your child into a college dorm — you can:

- **Enjoy Instant Balance:** When enabled, you can securely preview balances without logging in.
- **Deposit Checks:** Deposit paper checks using your phone's or tablet's built-in camera.
- **Make External Transfers:** Transfer money between your LFCU account and accounts from other financial institutions.
- **Transfer Person to Person:** In place of purchasing gift cards, send money to people with custom messages, such as "Happy Birthday," and add unique designs.
- **Pay Your Bills:** Schedule payments to companies.
- **View Recent Transactions:** View recent and pending transactions.
- **View Check Images:** View images of the fronts and backs of your checks.
- **Transfer Funds:** Easily move money between your LFCU accounts.
- **Add Contacts:** Add companies and people to whom you need to send money.
- **Request Money:** Request money from other people.

- **Receive Money:** Accept payments from other people.
- **Account Balances:** View your account balances in real-time.
- **Apply for Loans:** Complete online loan applications.

Simply download the app from the App StoreSM, Google Play or Amazon Appstore (search "LifetimeFCU"). Login using your LFCU online banking user ID and password.

If you haven't taken advantage of the benefits of LFCU home banking, sign up today at lifetimefcu.org.



* Must be enrolled in LFCU online banking at lifetimefcu.org.
Data rates may apply. Check with your mobile phone carrier for details.
App Store is a service mark of Apple Inc. Google Play is a trademark of Google Inc. Amazon Appstore is a trademark of Amazon.com, Inc.

The LFCU Check/Debit Card

Carry the many benefits of LFCU membership in your wallet with our Visa® check/debit card. Our convenient, secure card provides you the following:

- \$ 2,520 total daily card limit;
- \$1,500 daily spending limits by signature;
- \$510 daily point-of-service and ATM limits by personal identification number (PIN);
- Surcharge-free ATMs at various company locations;
- 55,000 Allpoint ATM surcharge-free network (restrictions apply);
- Verify by Visa, an added layer of safety and security when shopping online;
- Tracking of unposted card transactions; and
- 24/7 limited customer service access.



For more details, visit lifetimefcu.org.

Dormant Accounts - After Three Years, It's Use It Or Lose It

LFCU is required by the State of Texas to close all dormant member accounts (those with no member-generated transactions within the last three years) and remit the funds to the State of Texas.

If you have a dormant account with LFCU, you should have recently received a notification by postal mail. We encourage you to restore your account to active status by making a withdrawal or deposit of as little as \$1. For details, contact the credit union at 972-766-6732.

Update Your Personal Information Today

If your personal information has changed in the last year, such as your personal email address and cell and home phone numbers, please provide the new details to LFCU. Note: updating your personal data in the company's system does not update the credit union's records.

By keeping your personal information up to date, LFCU can alert you of suspicious activity on your LFCU debit or credit cards, provide information regarding your account activity, etc.

Simply log in to your LFCU home banking profile, and click on the "User Profile" tab, "User Preferences" and the "Change Personal Information" box to make your changes. Your information will be kept confidential and only used to update the LFCU member database.

Welcome Aboard

LFCU is excited to share that Alyssa Medrano recently joined the credit union as a teller. Alyssa has several years of credit union/bank experience and is excited to provide outstanding customer service to LFCU members. Join us in welcoming her aboard!



Staff Members

Ruth Aguilar	Darryl Trammell
Karla Cortés	Jeff Wolverton
Alyssa Medrano	Sharon Yosenic
Karen Spies	

Hours:

7:30 a.m. to 3:30 p.m.,
Monday to Friday

LFCU Office Phone:

972-766-6732

24-Hour Banking by Phone:

972-766-3366

Website:

lifetimefcu.org

Monthly Dividends

LFCU's Board of Directors declares dividend rates on share accounts at the beginning of each month, which you may view online at lifetimefcu.org.

Holiday Closing

Labor Day, Sept. 4, 2017

Cards Lost or Stolen After Business Hours?

Please report the incident as quickly as possible to the appropriate number below:

LFCU ATM or Debit Card:
800-554-8969

LFCU MasterCard Credit
Card: 800-442-4757

