

# COMMON CENTS

A quarterly publication from your  
Lifetime Federal Credit Union®

Second Quarter 2018

[lifetimefcu.org](http://lifetimefcu.org)



*"Better Because You Own It"*

## Faster Telephone Response Time

With our new LFCU telephone system, our members are now experiencing a simpler process with faster response times. Whatever your need, your call will be routed directly to the next available staff in the requested credit union department. And wherever you are located, you only need to know one phone number: 972-766-6732.

## LFCU Credit Cards – The Member's Choice

Don't settle for high-interest credit cards when you can save money with three MasterCard options\* from Lifetime Federal Credit Union (LFCU). Ask about our standard and platinum cards, which offer:

- Low fixed interest rate;
- No annual fee;
- EMV chip technology for greater security;
- Up to \$5,000 credit limit (standard); and
- More than \$5,000 credit limit (platinum).



Also, learn more about our MasterCard rewards card, which allows you to earn points for shopping. You can redeem the points for gift cards, cash back or items from a huge online rewards catalog. See [lifetimefcu.org](http://lifetimefcu.org) for more information or call 972-766-6732.

\* Rates are effective July 1, 2018. Terms and conditions are subject to change.  
Must be an LFCU member.

## Drive Your Auto Loan to Us

If you are paying too much for your auto loan at another financial institution, race in to LFCU. We can help you refinance the loan, and you'll enjoy the following benefits:

- Reduce your current interest rate by up to 2%;
- Rates as low as 1.74% APR\*;
- Potentially shorter loan term;
- Convenience of payroll deduction; and
- Easy to do in person or by phone.

Also, visit [lifetimefcu.groovecar.com](http://lifetimefcu.groovecar.com) to "build" your own vehicle, search and price local inventory and access free CarFax® reports. You can also see multi-vehicle comparisons, true market value pricing and more.

We expect to see a rising interest rate environment, so now is a great time to take advantage of our great low rates.

\* APR (annual percentage rate). Rates and terms subject to change at any time.  
Certain restrictions apply.

## Meet Our Staff

The merger of Lifetime Federal Credit Union (LFCU) and Group Service Employees Federal Credit Union (GSEFCU) on Oct. 1, 2017, had many benefits, including the combination of two staffs into one outstanding team. We are proud to introduce you to our credit union family – the people who focus every day on meeting the needs of our members in Oklahoma and Texas.



(L to R) Our Richardson staff: Brenda Nuñez, Karla Cortés, Darryl Trammell, Sharon Yosenick, Danielle Cooper, Jeff Wolverton and Karen Spies (not pictured, Ruth Aguilar)



(L to R) Our Tulsa staff: Mike Rollins, Dana Trosper, Brandi Simpson and Christy Walker



## Update Your Personal Information Today

To serve you in the best way possible, we encourage you to maintain accurate contact information with LFCU. If you've moved, changed your phone number or updated your email address, please provide the new details to the credit union. (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.

## New ATM at the Richardson Office

Members in Richardson can use our new ATM, located just outside the credit union door in the lobby area. All LFCU ATMs are service charge-free for members who use their LFCU-issued debit and credit cards\*. LFCU also has ATMs at the company's offices in Abilene, Amarillo, Marshall, San Angelo, Tulsa (headquarters and service center) and Wichita Falls. Learn more about our surcharge-free ATM network\* on [lifetimefcu.org](http://lifetimefcu.org).

*\*Certain restrictions apply.*

### Staff Members

Ruth Aguilar	Karen Spies
Danielle Cooper	Darryl Trammell
Karla Cortés	Dana Trosper
Brenda Nuñez	Christy Walker
Mike Rollins	Jeff Wolverton
Brandi Simpson	Sharon Yosenick

### Hours:

Monday to Friday  
Texas Office:  
7:30 a.m. to 3:30 p.m.  
Oklahoma Office:  
8 a.m. to 4 p.m.

LFCU Office Phone:  
972-766-6732

24-Hour Banking by Phone:  
972-766-3366

Website:  
[lifetimefcu.org](http://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](http://lifetimefcu.org).

Holiday Closings:  
Labor Day, Monday  
Sept. 3, 2018

### Cards Lost or Stolen After Business Hours?

Please report the incident as quickly as possible to the appropriate numbers:

**Debit Card:**

800-554-8969

**MasterCard Credit Card:**

855-340-8772



NMLS # 790389

Abilene, Austin, Amarillo, Beaumont, Corpus Christi, El Paso, Houston, Lubbock, Marshall, Midland, Oklahoma City, Richardson, San Angelo, San Antonio, Tulsa, Tyler, Waco, Wichita Falls