

COMMON CENTS

A quarterly publication from your
Lifetime Federal Credit Union®

Second Quarter 2019

lifetimefcu.org



"Better Because You Own It"

Free Credit Score Report Card

Understanding your credit score can be confusing. The free Credit Sense program for LFCU members provides a personal credit score report card — available 24/7 in real time (doesn't affect your credit score). Also, you'll learn how to improve your score. Try Credit Sense on the LFCU home banking site or mobile app.

Hot Summer CD Rates

The summer heat is rising, and so are certificate of deposit (CD) rates at Lifetime Federal Credit Union (LFCU).

CDs can help you increase your return on investment with higher rates than a traditional savings account. The rates are guaranteed for the length of the term, and the longer the term, the more you earn.

Take advantage of these great rates*:

- 6-month CD — 0.98% Annual Percentage Yield (APY)
- 1-year CD — 2.79% APY
- 1-year Individual Retirement Account (IRA) CD — 2.79% APY
- 2-year CD — 3.04% APY
- 2-year IRA CD — 3.04% APY

For more information, see lifetime.org/loans/rates or call 972-766-6732.

*The APY is quoted. Rates and terms effective July 1, 2019, and subject to change at any time. Minimum opening balance is \$2,000. Offer assumes interest remains on deposit until maturity. Other terms and conditions apply.

Stay Connected to Your Money

LFCU's mobile app makes your banking experience even more convenient and secure. 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 the features you need, including:

- Check deposit;
- External transfers;
- Person-to-person transfers;
- Bill pay; and
- Loan applications.

Download the app from the App StoreSM, Google Play or Amazon Appstore (search "LifetimeFCU").





Take Control of Your Student Loan Debt

Did you know that refinancing your federal and private student loans with LFCU* can help you lower your monthly payments or even pay off your loans faster?

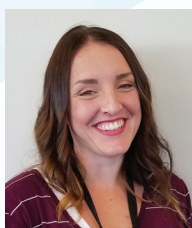
Other benefits include:

- Consolidation of student loan payments;
- No origination fee;
- Flexible term options; and
- Rate discount for making automated clearing house payments.

Learn more at lifetimefcu.org/loans/student-loan-refinancing.

**Borrower must be a U.S. citizen or permanent registrant, have graduated from a degree-granting program at an eligible school, meet the minimum underwriting requirements and be an existing LFCU member or eligible to become a member.*

Welcome Aboard



LFCU welcomes Brittney Sprowles, teller, to the Tulsa office. Brittney has five years of banking/credit union experience and she is excited to meet the needs of our members.

Brittney Sprowles

Staff Members

Ruth Aguilar
Karla Cortés
Janice Duncan
Brenda Nuñez
Brittney Sprowles
Darryl Trammell

Dana Trosper
Christy Walker
Brittany Wilhite
Jeff Wolverton
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



NMLS # 790389



Tulsa Service Center Road Show

LFCU was proud to sponsor the Tulsa service center road show, where we talked with more than 200 employees. We shared details on our easy online application process for new accounts – for employees and their family members. To join LFCU, go to lifetimefcu.org (see “Open an Account” on the home page).



(L to R) Jim Sires, Director; Christy Walker, Supervisor; and Billy Hannon, volunteer.

Save on Your Summer Fun

Want to save money on your entertainment this summer?

LFCU offers discounts from a wide range of vendors, including:

- Fort Worth Zoo
- Frontier City and White Water Bay, Oklahoma City
- Silver Dollar City, Branson, Missouri
- Six Flags over Texas, Arlington; and
- Texas Rangers baseball.

To learn more go to lifetimefcu.org/services/entertainment-discounts.

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, Monday, Sept. 2, 2019

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