

# COMMON CENTS

A quarterly publication from your  
Lifetime Federal Credit Union®

Third Quarter 2018

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



*"Better Because You Own It"*

## Putting You in the Driver's Seat

Looking to buy a vehicle? Visit LFCU first, where we offer low rates and terms as high as 72 months with no maximum dollar limit (based on creditworthiness, certain restrictions apply). Visit [lifetimefcu.groovecar.com](http://lifetimefcu.groovecar.com) to "build" your vehicle, and learn about pre-approval at [lifetimefcu.org](http://lifetimefcu.org).

## Take the Mystery Out of Your Credit Score

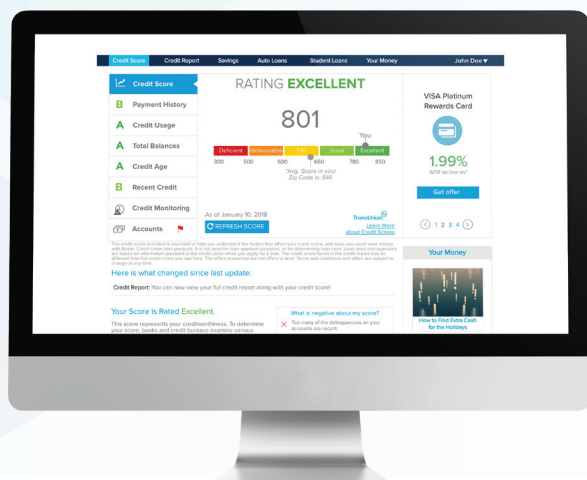
Understanding your credit score can be confusing and frustrating. The **free Credit Sense program**\* from Lifetime Federal Credit Union (LFCU) helps your credit score make sense.

With Credit Sense, you'll receive a personal credit score report card — available 24/7 in real time. You'll even learn about the factors that influence your credit score and how you can improve them.

Try Credit Sense today on the LFCU home banking site or mobile app.

*\*Must be an LFCU member.*

### Check Out the **FREE** Credit Sense Program



## LFCU Credit Cards — Get Yours Today

Don't settle for high-interest credit cards when you can save money with three MasterCard options\* from 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, **our MasterCard rewards card is coming soon**. It will allow you to earn points for shopping, and 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 Oct. 1, 2018.  
Terms and conditions are subject to change. Must be an LFCU member.*



## Tulsa Service Center Cookout

LFCU was proud to sponsor the annual Tulsa service center cookout. We visited with more than 250 employees, sharing details on our easy online application process for new accounts – for employees and their family members.



LFCU at the Tulsa Service Center Cookout: (L to R) Mike Rollins, Manager; Mandy Smith, Director, LFCU Board; and Christy Walker, Supervisor

## Welcome Aboard

LFCU is proud to welcome tellers Brenda Nuñez of the Richardson office and Brandi Simpson of the Tulsa office. Brenda and Brandi have a combined 27 years of banking/credit union experience and are focused on serving the needs of our members.



Brenda Nuñez



Brandi Simpson

## 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.

## Receive Account Statements Sooner

When you enroll in LFCU e-Notifications, 1099-INT notifications, eAlerts and eStatements, you will receive electronic alerts for various account activities. Also, you'll receive the information much faster than monthly and quarterly paper statements. This can help you can prepare your taxes more quickly.

To enjoy the convenience of e-Statements, LFCU online banking users can simply log in to online banking at [lifetimefcu.org](http://lifetimefcu.org); click on the "Service" tab; select "Enrollment"; check "1099-INT Notifications", "eStatements" and "eNotifications"; and follow the prompts. You'll receive an email when your statements are ready for viewing.

### Staff Members

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

### 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).

### 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:

800-340-8772

### Holiday Closings:

**Thanksgiving Day,**  
Thursday, Nov. 22, 2018

**Day after Thanksgiving,**  
Friday, Nov. 23, 2018

**Christmas Day,**  
Tuesday, Dec. 25, 2018

**New Year's Day,**  
Tuesday, Jan. 1, 2019



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