

COMMON CENTS

A quarterly publication from your
Lifetime Federal Credit Union®

Third Quarter 2019

lifetimefcu.org



"Better Because You Own It"

Give the Perfect Gift

Gift cards are a popular and convenient way to show your loved ones you care. Stop by our locations in Richardson or Tulsa for limited-edition holiday designs while supplies last. Get one at LFCU for everyone on your list.

The Value of LFCU Credit Cards

Don't settle for high-interest credit cards when you can save money with two 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).

See lifetimefcu.org/loans/credit-card for more information or call 972-766-6732.



** Terms and conditions subject to change. Must be an LFCU member.*

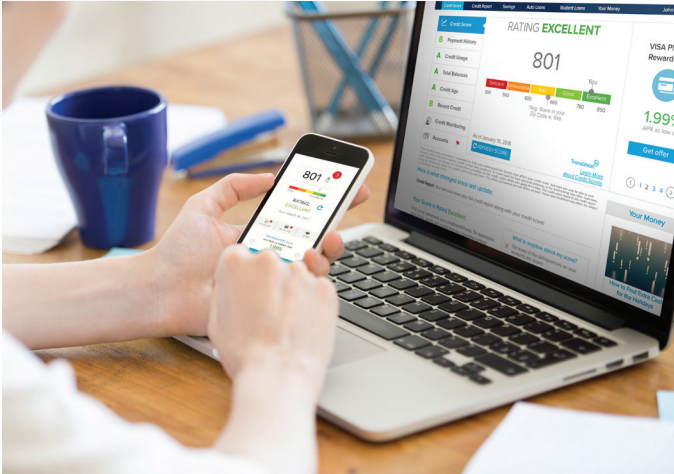


Increased Security with Biometrics

The future is here with biometric security at LFCU. Now, when you access your account using the LFCU app, you have more options:

- Touch ID for iPhone and fingerprint login for Android smartphones: access mobile banking using a fingerprint.
- Face ID for iPhone: access mobile banking using a face scan.

You can enable these options in the "More" menu option of the LFCU mobile app. If you don't have the app, you can download it from the App StoreSM, Google Play or Amazon Appstore (search "LifetimeFCU").



Get Your Free Credit Score Report Card

Do you want to better understand your credit score. Check out the free Credit Sense program* from LFCU.

With Credit Sense, you'll receive a personal credit score report card – available 24/7 in real time (doesn't affect your credit score). 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.*

This Call Is On Us

Thanks to feedback from our members, LFCU has added a new way for you to contact the credit union. If you would like to call LFCU toll-free, dial 855-838-6028.

Warning Signs of Identify Theft

As you've read in the news, identity theft is a growing problem for millions of Americans.

Keep an eye out for identity theft by reading your financial accounts and billing statements. Look closely for charges you did not make. Even a small charge can be a danger sign.

Also, review your free credit reports from each of the three major credit bureaus. Look for:

- Inquiries from companies you've never contacted;
- Accounts you didn't open; and
- Wrong amounts on your accounts.

If you discover that someone is misusing your personal information, visit identitytheft.gov to report and get a recovery plan.

Also, visit MoneyIQ at lifetimefcu.org to see videos on helpful information about identity theft prevention, money, banking and more.



Staff Members

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Evan Brown
Karla Cortés
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Brenda Nuñez
Brittney Sprowles
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Dana Trospier
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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

LFCU Toll-Free Phone:
855-838-6028

**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 Closings:

Thursday, Nov. 28, 2019,
Thanksgiving Day
Friday, Nov. 29, 2019,
Day After Thanksgiving
Tuesday, Dec. 24, 2019,
Christmas Eve (closing at 1 p.m.)
Wednesday, Dec. 25, 2019,
Christmas Day

Tuesday, Dec. 31, 2019,
New Year's Eve (closing at 1 p.m.)
Wednesday, Jan. 1, 2020,
New Year's Day

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