

COMMON CENTS

A quarterly publication from your
Lifetime Federal Credit Union®

Third Quarter 2021

lifetimefcu.org



"Better Because You Own It"

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 give you access to the great rates, products and services that LFCU offers. Membership is also available to your family members.



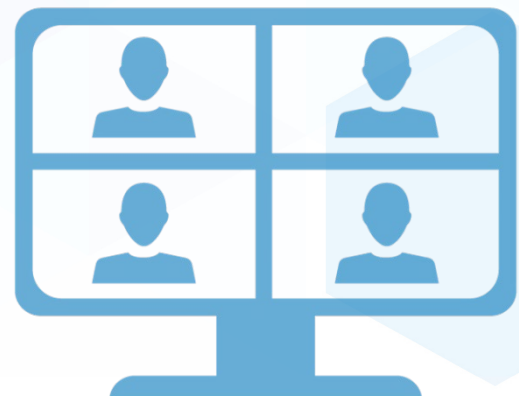
Annual Members Meeting Highlights

The Lifetime Federal Credit Union (LFCU) annual meeting was held virtually, on July 28, 2021. The board of directors reported that for 2020, the credit union had \$52 million in assets. LFCU continues to be a well-capitalized financial institution with a strong net worth ratio of 18.45%; compared to our per average of 11%. In 2020 LFCU paid \$346,147 in dividends, an increase of \$34,120 over 2019.

In 2020, LFCU approved 1,293 loans totaling \$8,362,016, which included \$4.2 million in new and used vehicle loans.

At LFCU, we commit to grow responsibly, listen and respond to your needs, explore innovative product and service solutions to enhance your financial life, and develop our staff and board.

To view the 2020 Annual Report, visit us online at www.lifetimefcu.org/about/newsletters/. Remember, LFCU is better because you own it.



1.89% APR* or \$200 Cash

You heard it right, Lifetime FCU wants to help you save on your next auto loan.

Purchase a new or used auto, or refinance your existing auto loan from another institution with Lifetime FCU and receive either 1.89% APR* or \$200 cash.

- ❖ Safe and secure online application at www.lifetimefcu.org/loans/auto/
- ❖ Quick processing, 24-hour response time.
- ❖ Sign documents electronically 24/7 wherever you are.
- ❖ GAP and extended warranties available.

Call for more details, (972) 766-6732.

*APR = Annual Percentage Rate. Rate effective 10/01/21. Offer subject to change and termination without notice. Minimum amount finance of \$8,000.00. Credit application and approval required. Restrictions apply. Title fees apply to refinances.

Drive-Thru ATM Safety

As we approach the holiday season, it's a good time to be reminded of some basic safety tips when visiting an ATM.

- Keep your doors locked and engine running at a drive-thru ATM. Always be aware of your surroundings.
- Always leave enough room between vehicles to allow for a quick exit.
- Before rolling down the window to use an ATM, observe the area for suspicious activity. Only use well-lit, unobstructed ATMs.
- Minimize the time spent at the ATM.
- If anyone follows you after making an ATM transaction, drive immediately to a crowded, well-lit area and call the police.
- Treat your card like cash. Always store in a safe place.
- Keep your PIN to yourself. No company or individual needs to know your PIN. Not even your financial institution.
- Block the view of others at an ATM. Prevent 'shoulder surfing' by standing between the ATM and anyone waiting to use the terminal.



Lifetime FCU Branch Reopening

Monday, September 13th, LFCU reopened both, the Texas and Oklahoma branch locations.

Currently HCSC is permitting visitors to access its buildings, with mask mandate requirements. AS a precaution, we recommend all credit union visitors check our website for the latest visitor requirements prior to visiting our branches.

Our new temporary office hours are:

- Richardson, TX: M-F, 7:30 am – 3:30 pm

Teller windows in Richardson will be closed daily from 11:00 am – 11:30 am

- Tulsa, OK: M – F, 8:00 am – 4:00 pm

We appreciate your patience and willingness to do your part to assist us in our efforts towards maintaining a safe branch environment.

Ways to Connect with Us

Phone	Local: (972) 766-6732 Toll Free: (855) 838-6028
Mailing Address	PO Box 833937 Richardson, TX 75083
Email	Member Service: lfcu_membservices@bcbstx.com Lending: lfcu_lending@bcbstx.com
Fax	Member Service: 972-766-9753 Lending: 972-766-9752
Secure NetBranch (online banking) message	Login at lifetimefcu.org > User Profile > Messages > Compose

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

Staff Members

Ruth Aguilar	Darryl Trammell
Evan Brown	Dana Trosper
Karla Cortés	Christy Walker
Janice Duncan	Jeff Wolverton
Brenda Nuñez	Sharon Yosenick
Brittney Sprowles	

Hours:

Monday to Friday

Texas Branch:

7:30 a.m. to 3:30 p.m.

Oklahoma Branch:

8 a.m. to 4 p.m.

Website:

lifetimefcu.org

Holiday Closing:

Thursday, Nov. 25, 2021
Thanksgiving Day

Friday, Nov. 26, 2021
Day After Thanksgiving

Friday, Dec. 24, 2021
Christmas Eve

Friday, Dec. 31, 2021
New Years Eve

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.

