

COMMON CENTS

A quarterly publication from your
Lifetime Federal Credit Union

Fourth Quarter 2017

lifetimefcu.org



"Better Because You Own It"

Once a Member, 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 allow you continued access to the great rates, products and services that LFCU offers. We value your membership!

Better Together

The merger of Lifetime Federal Credit Union (LFCU) and Group Service Employees Federal Credit Union (GSEFCU) was official on Oct. 1, 2017, and we are proud to welcome our Oklahoma members to the LFCU family.

Since the merger, we have hit the ground running. Our Board of Directors and staff are working hard to make sure we leverage every advantage of the combined organization for our members, including enhanced products, services and competitive rates.

Both credit unions will continue to operate without any interruption to current services on two different data platforms with similar products and rates until April 1, 2018, at which time GSEFCU data will be moved to the LFCU data system platform, and all members will then be able to conduct credit union transactions at Texas and Oklahoma branches.

We are confident this will be a seamless process, and to assist with this transition, we will be sharing an FAQ with more details and dates for our Oklahoma members.

For Texas members, we're excited to roll out Shared Branching, a service that Oklahoma members have enjoyed for several years. Shared Branching allows members to access their LFCU accounts at any participating location nationwide for deposits, withdrawals and loan payments. We hope to have this finalized by the second quarter of 2018.

Better Together



Lifetime FCU and Group Service Employees FCU Have Merged

Same Locations, Same Staff • Great Member Service • Your Credit Union for Life



lifetimefcu.org

As a combined organization with \$51 million in assets, we are excited about the future, and remember, at LFCU, we're better because you own it.

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.

For Texas members, 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.

For Oklahoma members, stop by the Tulsa office and complete a change of address form or login to home banking and send a secure message with your current information.

Your information will be kept confidential and only used to update the LFCU member database.



Annual LFCU Members Meeting

If you are an LFCU member, you are invited to attend our annual meeting on Thursday, March 15, 4:30 p.m., at the Blue Cross and Blue Shield of Texas Headquarters, 1001 E. Lookout Drive, Richardson, Texas, 75082 (room to be determined).

The meeting agenda includes the following:

- Election of directors;
- Discussion of 2017 financial results;
- Discussion of the completed merger; and
- Overview of our new products and services in 2018.

LFCU will provide refreshments, and attendees can enter a drawing for a chance to win door prizes. No registration is required to attend.



LFCU Welcomes You Home

In the market for a home? Talk to LFCU. We work to bring you low mortgage rates and a high level of customer service, whether you are buying or refinancing. For more information, go to lifetimefcu.org and click on "Online Mortgage Application Facts."

Staff Members

Ruth Aguilar	Darryl Trammell
Danielle Cooper	Dana Trosper
Karla Cortés	Christy Walker
Alyssa Medrano	Jeff Wolverton
Mike Rollins	Sharon Yosenickk
Karen Spies	

Hours:

7:30 a.m. to 3:30 p.m.,
Monday to Friday

LFCU Office Phone:
972-766-6732

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:
New Year's Day,
Monday, Jan. 1, 2018

Cards Lost or Stolen After Business Hours?

Please report the incident as quickly as possible to the appropriate number below:

Texas ATM or Debit Card:

800-554-8969

Oklahoma ATM or Debit Card:

800-791-2525

**Texas and Oklahoma MasterCard
Credit Card:**

800-442-4757



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

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