

# COMMON CENTS

A quarterly publication from your  
Lifetime Federal Credit Union®

Fourth Quarter 2019

[lifetimefcu.org](http://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.

## Drive Your Auto Loan to Us

If you are paying too much for your auto loan at another financial institution, race in to Lifetime Federal Credit Union (LFCU). We can help you refinance the loan, and you'll enjoy the following benefits:

- Reduce your current interest rate by up to 2%;
- Rates as low as 2.74% APR\*;
- Potentially shorter loan term;
- Convenience of payroll deduction; and
- Easy to do in person or online.

Also, visit [lifetimefcu.groovecar.com](http://lifetimefcu.groovecar.com) to "build" your own vehicle, search and price local inventory and access free CarFax® reports. You can view multi-vehicle comparisons, true market value pricing and more.

\*APR (annual percentage rate). Rates and terms subject to change at any time.  
Certain restrictions apply.



## A Lifetime of Service

Jim Sires, LFCU board member and recent retiree of Blue Cross and Blue Shield of Oklahoma, passed away unexpectedly in November. We extend our deepest condolences to the Sires family and recognize Jim for his many years of valued service as a board member as well as active member on the Asset/Liability and Marketing committees. Jim was a great advocate of the credit union, and his leadership and friendship will be missed.





## Planning Your Tax Refund and Savings

At LFCU, we want to give you the information you need to make solid financial decisions. With tax refunds right around the corner, do you want to set aside some money for unexpected expenses? Or do you have a longer-term goal, like saving for education or another major expense?

Planning helps you manage your expenses and avoid overspending on things that aren't priorities. If you don't already have a savings account, visit [lifetimefcu.org](http://lifetimefcu.org) or call 972-766-6732 to set up an account.

## For Your Benefit



LFCU enjoyed visiting with an estimated 2,800 employees at recent benefits fairs in Abilene, Richardson and Tulsa. For more details on how LFCU products and services can benefit you, go to [lifetimefcu.org](http://lifetimefcu.org).

## Making a Difference for Dallas Tornado Victims

LFCU recently made a \$1,500 donation of school supplies to the Dallas Independent School District. This was to assist with recovery efforts for students impacted by recent storms.



## Annual Members Meeting

If you are an LFCU member, you are invited to attend our annual meeting on Tuesday, March 24, 2020, 4:30 p.m., at the Blue Cross and Blue Shield of Texas Headquarters, 1001 E. Lookout Drive, Richardson, Texas, 75082, in the auditorium.

The meeting agenda includes the following:

- Election of directors;
- Discussion of 2019 financial results; and
- Overview of our new products and services in 2020.

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

### Staff Members

Ruth Aguilar  
Evan Brown  
Karla Cortés  
Janice Duncan  
Brenda Nuñez  
Brittney Sprowles

Darryl Trammell  
Dana Trosper  
Christy Walker  
Brittany Wilhite  
Jeff Wolverson  
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

### Toll-Free Phone:

855-838-6028

**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).

### Holiday Closing:

Dr. Martin Luther King Jr. Day,  
Monday, Jan. 20, 2020

### 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



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