

Winter 2018

Volume 19

Number 4



Lakeside

CREDIT UNION

Your Money

Your Community

Your Credit Union

NOTES OF INTEREST IN THIS ISSUE

54TH ANNUAL MEETING OF LAKESIDE CREDIT UNION

CALLING ALL MEMBERS! YOU'RE CORDIALLY INVITED TO YOUR CREDIT UNION'S 2019 ANNUAL MEETING. AT THE CREDIT UNION, YOU'RE NOT A CUSTOMER: YOU'RE A MEMBER/OWNER. THE ANNUAL MEETING IS YOUR CHANCE TO FIND OUT WHAT YOUR CREDIT UNION ACHIEVED IN 2018 AND WHAT'S ON TAP FOR THE FUTURE. YOU CAN MEET YOUR VOLUNTEER BOARD OF DIRECTORS AND LAKESIDE EMPLOYEES, LEARN ELECTION RESULTS, AND VISIT WITH YOUR FELLOW MEMBERS. AS A FINANCIAL COOPERATIVE, WE EXIST ONLY TO SERVE MEMBERS. ATTENDING THE ANNUAL MEETING IS ONE OF THE BEST WAYS TO LEARN MORE ABOUT WHAT THE CREDIT UNION HAS TO OFFER AND HELP US DO AN EVEN BETTER JOB TO MEET YOUR FINANCIAL NEEDS. SO MARK YOUR CALENDAR FOR THURSDAY, MARCH 28, 2019, 7:00 P.M., AT THE JERA BUILDING. WE LOOK FORWARD TO SEEING YOU THERE.



As we ring in the new year, we'd like to extend our appreciation to you, our valued member-owners. It's your participation in the benefits of belonging that enables the credit union to be successful. We couldn't do it without you because we wouldn't exist without you.

If you are primarily a saver, we use those funds to help members who need loans. When you use your debit or credit cards, you not only enjoy the convenience, but also help provide the credit union with income to afford to bring you and others additional financial services. Thank you for being our member, and please let us know how we can serve you better. From all of us at the credit union, best wishes to you and yours for a great year!

Refer-A-Friend

Anyone from Benton, Humphreys, & Dickson counties who live, work, worships, attends school, or has an immediate family member that has an existing account with us is qualified to join for membership. By referring a friend, you will both be put into our drawing for a \$50 visa gift card!

The drawings are held at the end of June & December



Need New Whoools?

Check out our low-rate financing options

There was a time if you were considering buying a used vehicle you'd hear: "Don't buy someone else's trouble." These days, used vehicles are much more reliable than in the past and information about their history is readily available. Dealers often offer safety checks and warranties to help ensure the vehicles they sell will offer many more miles of trouble-free driving. Services such as carfax.com document a vehicle's history and sites such as kbb.com (Kelley Blue Book) and nadaguides.com provide pricing information. Consumer Reports magazine offers a Used Car Buying Guide. When you buy a new vehicle, the moment you drive it off the dealer's lot it loses thousands of dollars in value. When you buy a used vehicle, someone else has absorbed that depreciation. Once you've done your homework, see the credit union for financing. We have the loan rates and terms that will put you in the driver's seat.



HOLIDAY SKIP-A-PAY

If things are a little tight, it may not be just because you stayed too long at the Thanksgiving table. Extra holiday expenses can put a strain on any budget. Now you can stretch your budget with our Holiday Skip-A-Pay option. Skip-A-Pay allows you to forgo making a monthly payment on qualified loans from the credit union. (Note that interest will still accumulate.) You can free up funds to pay for those extra holiday expenses. To put a little jingle in your pocket this holiday season, contact the credit union for a Skip-A-Pay form, or you can go online to our website and print one off. Click on member services, online forms, & skip-A-pay. Then, have a holly, jolly holiday with your family and friends. After all, friends and family are what make this a special time of year, so host that get-together or make that trip. And from all of us at the credit union, best wishes for a joyous holiday and a prosperous 2019!

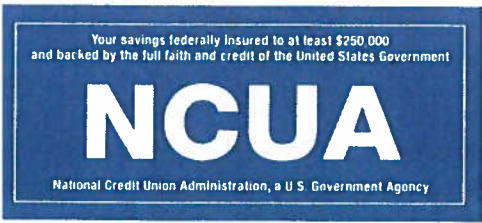


Yes, it could happen to you.

Identity theft continues to be one of the fastest growing crimes in the United States. ID theft is a crime where a thief steals your personal information, such as your full name or Social Security number, to commit fraud. The identity thief can use your information to fraudulently apply for credit, file taxes, or get medical services. Here are some ways to help prevent this from happening to you.

- * Protect your Social Security number by leaving your card at home in a secure location. Do not carry it with you on a daily basis. Be very careful about giving the number out.
- * Place passwords on bank, credit card, and phone accounts in a secure location. Choose a password that mixes random numbers with letters. Do not use your birthday, your dog's name, or anything else a thief could guess.
- * Keep your information safe online. If you shop online frequently, consider having a separate account for your online purchases. Make sure you have virus protection - update it regularly.
- * Do not give out any personal information over the Internet, on the phone, or through the mail unless you were the one to initiate contact or you are sure about the identity of the person or the company.
- * Store private documents in a secured location.

CREDIT UNION



Hours & Phones

CHEMOURS PLANT SITE: 7AM-2:45PM, MON-FRI
(CLOSED 12:15-12:45 DAILY FOR LUNCH)
HWY 70 SITE: LOBBY 9AM-4:30PM, MON-FRI
DRIVE THRU: 9AM-5PM, MON-FRI
PHONE: TOLL FREE (800) 819-0792
PLANT SITE: (931) 535-7269
HWY 70 SITE: (931) 535-3750
WEBSITE: WWW.LECU.COOP

Privacy Notice- Federal Law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed and you may review our policy and practices with respect to your personal information at www.lecu.coop, or we will mail you a free copy upon request if you call us at 1-800-819-0792.