

# Valentine's Day Auto Loan Special

**EXTENDED THROUGH  
END OF FEBRUARY**



**I LOVE MY  
CREDIT  
UNION**



Get a NEW or USED automobile with rates as low as **2.75% APR** for up to 72 months.

Disclosures: APR=Rates as low as 2.75% APR (Annual Percentage Rate) for credit scores of 730 or above with a maximum term of 72 months on 2019 models or newer. Higher rates would apply for applicants with lower credit scores. Model years older than 2019 do not qualify. The rate does not apply to Light Commerce Credit Union refinanced loans. No additional rate discounts will be applied. Promotional rates are valid February 1, 2022 to February 14, 2022.

<b>Credit score 730 and above</b>	<b>2.75%</b>
<b>Credit score 680- 729</b>	<b>3.75%</b>
<b>Credit score 660 - 679</b>	<b>4.99%</b>
<b>Credit score 620-659</b>	<b>8.99%</b>

**LIGHT COMMERCE CREDIT UNION WILL BE CLOSED ON  
MONDAY, FEBRUARY 21, 2022 IN OBSERVANCE OF  
PRESIDENT'S DAY**

# WHAT ARE YOUR FINANCIAL GOALS?



It's hard to believe that the first month of the new year has come and gone. Some of us created resolutions and implemented a plan centered around our personal finances while others are still procrastinating. If one of your financial goals is to save money, Light Commerce has several accounts that make saving easy.

REGULAR SAVINGS

52 WEEK SAVINGS

SAVE TO WIN

VACATION CLUB or CHRISTMAS CLUB

CERTIFICATE OF DEPOSIT

Min deposit -\$25

Min deposit - \$1

Min deposit - \$25

Min deposit - \$50

Min deposit - \$50

*All accounts pay dividends*

**Saving can be fun.** Start a family savings challenge to see who can save the most in 30 days, then increase it to 60 days, etc.

**Create a plan to achieve your goals.**

**I want to save \$1,374 this year.** The 52 week savings challenge allows you to save weekly. Week 1, you save \$1; week 2, \$2; week 3, \$3. If you continue this plan, at week 52 you will have saved \$1,378. If you want to save more, just double or triple the amount each week!

**I want to save and be entered in cash drawings.** Save to Win is the account for you. For every \$25 deposited into your Save to Win account monthly, your name is entered into both state and national drawings. If you deposit \$250 in one month, you will be entered ten times for that month. Drawings occur monthly and quarterly. The cash prizes range from \$25 to \$5,000.

**I want to save for a vacation or I want to enjoy Christmas and not use my credit cards.** Consider a club account with us. Money deposited into a vacation club account is available in May, just in time to plan your summer trip. Christmas club funds are available in November just in time for Black Friday sales.

The staff at Light Commerce Credit Union is available to answer your questions and setup your accounts remotely. Give us a call at 281.765.1930 for additional information.

# MOBILE APP OFFERS

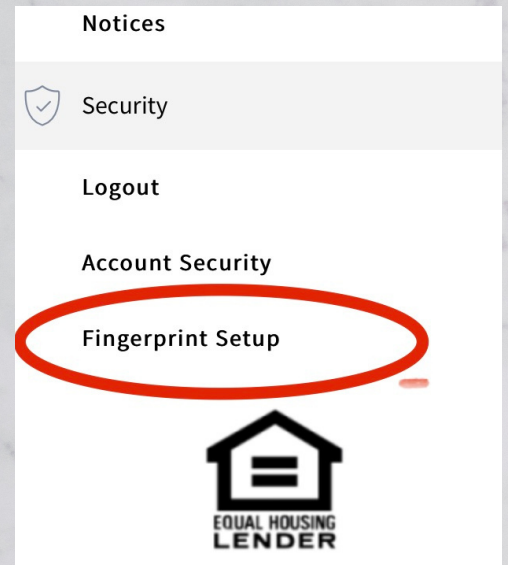
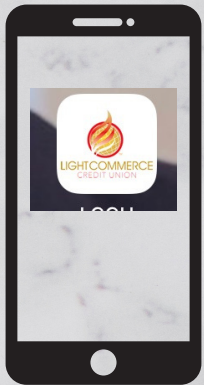
## BIOMETRICS

(If experiencing problems, delete app and re-download)

Step 1: Log on using mobile app with User ID and password

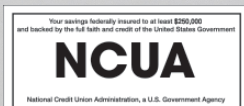
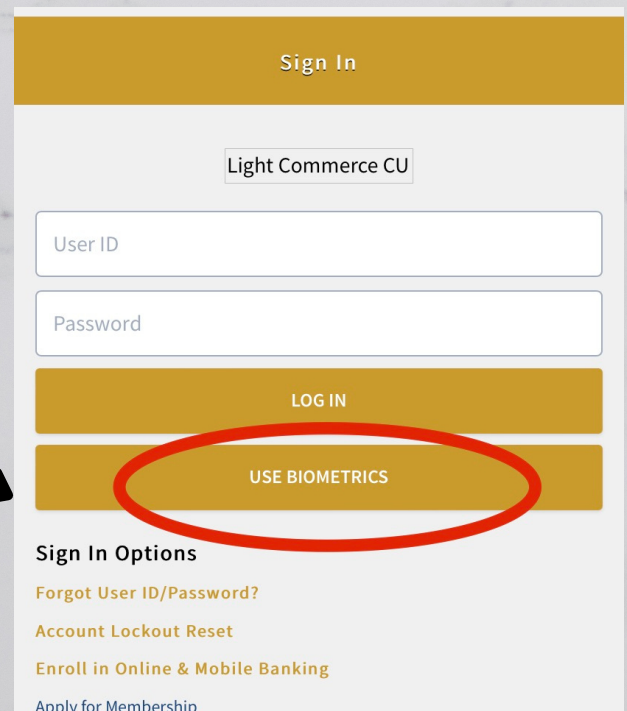
Step 2: Once logged in, click three bars on the upper left

Step 3: Choose Fingerprint Setup



The next time you Sign In using the mobile app, you will be able to click on Biometrics to access your account.

**COMING  
SOON  
NEW WEBSITE**



Your savings federally insured to at least \$250,000 by the National Credit Union Association, a U. S. Government Agency and backed by the full faith and credit of United States government.

**COMMUNITY SHRED DAY**  
**9:00 AM - 12:00 PM**

**FEBRUARY 19, 2022**  
**NORTH CAMPUS**  
**1535 Greensmark Drive**



**Our new office is located in the  
lobby of Lightning Mall  
(1535 Greensmark Drive)  
CURBSIDE SERVICE AVAILABLE**

## ***Congratulations*** **December Winners**

**SAVE TO WIN<sup>®</sup>**



**SONYA THOMAS**

DECEMBER  
\$25 STATE WINNER



**CATHY TAYLOR**

DECEMBER  
\$25 STATE WINNER



**CYNTHIA MARSHALL-  
HARRISON**

DECEMBER  
LCCU \$25 WINNER