



LIGHTCOMMERCE
CREDIT UNION



NEWSLETTER

BLACK HISTORY MONTH

UNITY ★ STRENGTH ★ HERITAGE

Honoring Legacy. Celebrating Unity. Building the Future.

Snowball Your Way to Debt Freedom

Debt can feel like a pile of bricks on your shoulders. What if paying it off could feel more like rolling a snowball downhill... getting bigger, faster, and more powerful with every step?

That's the magic of the Debt Snowball Method. Here's how it works:

Start by listing all your debts from smallest balance to largest. Make minimum payments on everything, then put extra money toward the smallest debt first. Once it's paid off, roll that payment into the next one. And so on. Each payoff becomes fuel.

Each win builds confidence. Each step makes the next one easier. Before you know it, that "small" snowball becomes a financial avalanche sweeping away debt.

At Light Commerce Credit Union, we believe financial freedom isn't just about numbers. Our team is committed to helping you build a personalized plan to get started.

Small steps today. Big freedom tomorrow.

How to Pay Off Debt with the Snowball Method

- 1. START SMALL**
Pay Off Smallest Debt First
Gain Quick Wins
- 2. BUILD MOMENTUM**
Roll Payment to Next Debt
Tackle the Next Balance
- 3. SNOWBALL FORWARD**
Focus on Largest Debt
Pay Down Faster & Faster
- 4. WIN BIG**
Eliminate All Debt
Reach Financial Freedom!

Small Wins. Big Results!



Life. Money. Real Choices.

What Is a Financial Reality Fair?

A hands-on simulation where teens make real-world financial decisions like:

- Choosing a job
- Paying rent & utilities
- Managing groceries, transportation & insurance
- Handling unexpected expenses

Make choices. Manage your money. See how it all adds up.

Why You Should Come?

- Learn money skills they don't teach enough in school
- Practice budgeting in a fun, low-pressure way
- Prepare for life after high school
- Win prizes

“Financial wisdom with faith creates stability, strength, and generational blessings.”

What's New

CONNECTING YOUR ACCOUNTS JUST GOT EASIER WITH PLAID!

Managing money shouldn't feel like juggling flaming torches. That's why we're excited to introduce Plaid, powered by Plaid Inc., to make connecting your financial accounts faster, safer, and simpler.

Plaid allows you to securely link your Light Commerce Credit Union account to trusted financial apps and services, such as budgeting tools, payment platforms, and personal finance trackers.

What does that mean for you?

- ✓ Faster account setup
- ✓ Secure encrypted connections
- ✓ Fewer passwords to manage
- ✓ Better money insights

Instead of manually entering banking information over and over, Plaid lets you connect in seconds with bank-level security.

It's like building digital bridges between your accounts. Strong. Safe. Seamless. We're bringing you modern tools to match your modern life.



Coming Soon...



A digital wallet lets you store your Light Commerce Credit Union debit card securely on your phone or tablet so you can pay quickly without pulling out your wallet.

Whether you are shopping online, paying in-store, or checking out in an app, digital wallets make everyday purchases faster, safer, and more convenient. With built-in security features like tokenization, your card details stay protected every time you tap or pay.

Using a digital wallet also means you're always ready to pay with just a tap or a click, making checkout faster than ever. No more searching for your card, waiting in line, or worrying about carrying cash. With Light Commerce Credit Union's digital wallet, your phone becomes your wallet giving you confidence, convenience, and control wherever life takes you.

Celebrating 22 Years of Service with Special Loan Savings

In honor of 22 years of serving our members and community, Light Commerce Credit Union is proud to say thank you in a meaningful way.

For a limited time, we are offering a 0.22% loan rate discount on all new loans as our way of celebrating this milestone with you.

Whether you're looking to finance a vehicle, consolidate debt, or fund your next big goal, now is the perfect time to take advantage of this special savings opportunity.



Visit our website @ www.Lightcommercecu.org. At the top right, there is a tap for Applications. Select Application forms-Loan Application and the system will prompt you to fill out the application.

Once submitted, a Light Commerce Credit Union representative will contact you to review your request and guide you through the next steps. Start your application today and let us help you reach your financial goals.



Save Monthly, Win Big with Save2Win!

Save2Win turns your savings into opportunity. Every time you make a deposit into your Save2Win account, you earn entries into monthly and quarterly cash prize contests. A minimum deposit of \$25 per month is required to participate, and the more qualifying deposits you make, the more chances you have to win. It is a simple and rewarding way to grow your savings while giving yourself multiple opportunities to earn extra cash.

What makes Save2Win truly special is that it helps you build healthy savings habits while preparing for unexpected expenses and future goals. Instead of just setting money aside, you stay motivated knowing your deposits could lead to real rewards. Each quarter, members have the chance to win prizes up to \$5,000, making saving not only smart but exciting.

To get started, contact us at LCCU@newlight.org or call 281-765-1953.





COMPLAINT NOTICE

If you have a problem with the services provided by this credit union, please contact us at:

LIGHT COMMERCE CREDIT UNION P O Box 670494 Houston, TX 77267
Telephone Number: 281.876.7576
Email: lccu@newlight.org

The credit union is incorporated under the laws of the State of Texas and under state law is subject to regulatory oversight by the Texas Credit Union Department. If any dispute is not resolved to your satisfaction, you may also file a complaint against the credit union by contacting the Texas Credit Union Department through one of the means indicated below:

In Person or U.S. Mail: 914 East Anderson Lane, Austin, Texas 78752-1699
Telephone Number: (512) 837-9236 Facsimile Number: (512) 832- 0278
Email: complaints@tud.texas.gov
Website: www.tud.texas.gov

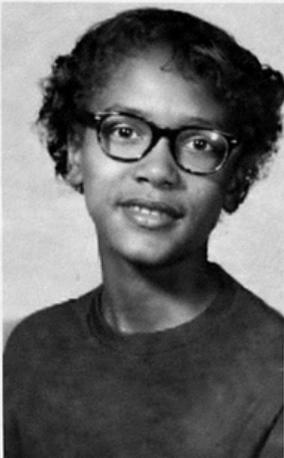


15-Year-Old Defies Segregation in Historic Bus Case

15-Year-Old Challenges Segregation Law and is Found Guilty of Bus Offense

MONTGOMERY, Ala. — In a defiant bid against segregation, a 15-year-old local girl has been found guilty of refusing to give up her seat on a white bus and was charged with violating a city ordinance which forbids passengers from sitting in the front of a city-owned bus.

Colvin is a Sophomore at Booker T. Washington High School, and after being held in juvenile court she was placed on indefinite probation for her actions.



BLACK HISTORY DID YOU KNOW?

Claudette Colvin was the 15-year-old girl who refused to give up her seat on a Montgomery, Alabama bus on March 2, 1955, nine months before Rosa Parks' famous 1955 protest.

Arrested on March 2, 1955, for refusing to move to the back of a bus, she was one of the first to challenge the segregation law. She was a member of the NAACP Youth Council and felt compelled by her constitutional rights.

She was arrested and became a plaintiff in the *Browder v. Gayle* case that ultimately declared bus segregation unconstitutional.