



## LIGHT COMMERCE CREDIT UNION

### NEWSLETTER

Happy Holidays from LCCU!

Thank you for being part of our credit union family. We appreciate your trust and wish you a season filled with peace, joy, and blessings. Here's to a strong and prosperous new year!

#### DORMANT ACCOUNTS - CHANCE TO WIN \$50

\*Make a deposit by December 15 and you'll be entered into a drawing for \$50 cash. Deposits can be made at branch, online, at any Shared Branch location, or on Sundays at the Front Counter.



#### FREE CHECKING + DEBIT CARD ACCESS

LCCU offers free checking with no monthly fees and a free debit card for everyday access. Enjoy nationwide surcharge-free ATMs for flexibility wherever you go.

Your money, your way—at no extra cost. Contact us at [LCCU@newlight.org](mailto:LCCU@newlight.org) for more information.



#### ANYTIME ACCESS: ONLINE & MOBILE BANKING

Online and Mobile Banking give you secure, convenient access to your money anytime, anywhere. Check balances, transfer funds, pay bills, and manage your account with just a few taps.

Not enrolled yet? Now's the perfect time. Experience banking built around your schedule at [www.lightcommercecu.org](http://www.lightcommercecu.org). On the website, click on the "Online Banking Login" to get started.



#### FAMILY & FRIENDS!

Refer a family member or friend to Light Commerce Credit Union and both of you get a \$25 bonus! For more details, scan the QR code or visit our website at [https://www.lightcommercecu.org/Family\\_Membership\\_159.html](https://www.lightcommercecu.org/Family_Membership_159.html)





# Holiday News



## NEW YEAR SAVINGS CHALLENGE

Start 2026 strong with our Holiday Savings Challenge. Set aside a little each week and watch your savings grow. Whether you're preparing for gifts, travel, or peace of mind, consistent habits create real change. LCCU offers Vacation Club, Christmas Club, and 52-Week Savings accounts to help you plan and save with purpose.

This month's focus: Budgeting for the New Year. Review your income, organize expenses, and set realistic goals. Small steps today build long-term success. To access a Budget Planner Worksheet, visit our website @ <https://www.lightcommercecu.org/tools-and-resources>. Click on the Budgeting Chart tab.

## AUTO LOANS-

Light Commerce Credit Union offers competitive auto loan rates to help you drive with confidence. Whether you're buying new, used, or refinancing, we're here to help you save. For a limited time, enjoy 0.25% off your auto loan rate.

Apply online at <https://www.lightcommercecu.org/applications/loan-application> or give us a call @ 281-765-1953.



## ANNUAL SHRED DAY

Date: February 7, 2026

Time: 9:00 a.m.-12 p.m.

Location: 1535 Greensmark Dr, Houston, TX 77067

We look forward to servicing you!



## SAVE TO WIN

Save to Win is a special savings program that rewards you just for saving money. Every time you deposit \$25 into your qualifying Save to Win share certificate, you earn an entry into monthly and quarterly cash prize drawings. Prizes range from \$25 up to \$5000 (Quarterly)



[www.lightcommercecu.org](http://www.lightcommercecu.org)

281-765-1928

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