



LIGHTCOMMERCE CREDIT UNION NEWSLETTER

281.876.7576

LIGHTCOMMERCECU.ORG

@LIGHTCOMMERCECU



Credit Card Spotlight

PLATINUM CARD

- 0% introductory APR for the first 21 billing cycles for balance transferred within 651 days from account opening
- Pay over time with a Card Extended Pay Plan. Split purchases into affordable payings with no interest
- Low introductory rate until 2027

ANNOUNCEMENTS

Estate Planning with Steven J. Clausen

Estate Planning Needs- Will, Trusts, Probate

The Estate Planning Seminar is now available on our website under the Tools & Resources Educational Videos tab.

"Don't let the courts decide your legacy. Learn how wills, trust and smart planning can protect what matters most."



Academic Spotlight

Congratulations to the FAME Students – Summer Savers Challenge!

In May, the Credit Union hosted an interactive financial literacy course called "Budgeteen" for FAME students, focused on teaching essential money management skills in a fun and engaging way. Students were encouraged to apply what they learned by participating in the Summer Savers Challenge, which invited them to open a Credit Union account and save at least \$50 in June, July, and August.

Those who met the goal received a dollar-for-dollar match on their savings. We're proud to share that all seven participating students completed the challenge successfully, earning matched savings and gaining valuable financial experience. Looking ahead to 2026, the Credit Union plans to expand its matching initiatives to promote saving habits and financial literacy at every age.

Dream, Save, Achieve!

Make your dreams come true faster with a Save To Win CD! Every \$25 you save gets you closer to your next home, auto, or vacation. Win up to \$5,000 quarterly.

Take the first step and leap towards your goals. Open a Save To Win CD and get started today! To start your account, contact us at LCCU@NEWLIGHT.ORG



WHAT YOU SHOULD KNOW ABOUT BANKRUPTCY

Considering Bankruptcy? Do Your Research First.

CONSIDERING BANKRUPTCY? KNOW THE FACTS FIRST

Bankruptcy may feel like a quick fix for overwhelming debt, but it's not always simple—or the best choice. Chapter 7 (liquidation) can erase unsecured debts but may require selling non-exempt assets, while Chapter 13 (reorganization) allows you to repay debt over time and keep your property. Both can temporarily halt foreclosure, but only Chapter 13 can permanently stop it. Bankruptcy can stay on your credit report for 7–10 years, limit future borrowing, and impact your ability to keep certain assets. It's also public record. Alternatives like debt management, consolidation, or creditor negotiation may offer less severe consequences. You can also access educational webinars under the Tools & Resources tab on our website. The videos are available on demand.

HOW LIGHT COMMERCE CREDIT UNION CAN HELP

While we don't advise on whether to file for bankruptcy, we offer financial education to support better budgeting, credit management, and savings. Our goal is to help you make informed financial decisions. If you're considering bankruptcy, it's essential to speak with a qualified attorney who can guide you through your options. Call us at 281.765.1930 to schedule a free financial education appointment.

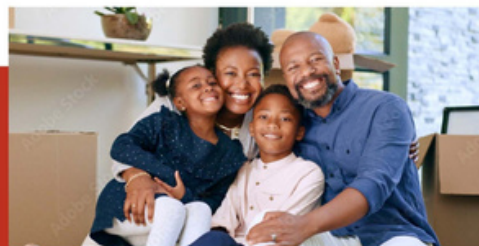


SHIFT INTO SAVINGS APPLY FOR YOUR AUTO LOAN TODAY!

At Light Commerce Credit Union, we offer low rates and flexible financing options on both new and used vehicles. Whether you're buying your next ride or refinancing from another lender, you'll save more when you finance with us.

Our fast and easy online application makes buying a new or used automobile easier than ever.

To apply, visit our website @ lightcommercecu.org. *You can also apply in person.



**Your Faith.
Your Finances. Shared.**

Refer your friends and family to join Light Commerce Credit Union and help them experience:



Personalized, values-driven financial service



Competitive rates with a mission-driven approach

REFER A FAMILY MEMBER OR FRIEND AND YOU'LL BOTH RECEIVE A \$25 BLESSING BONUS!

Effective September 1, 2025. (Subject to change or end without notice.) Referring members earn \$25 per eligible referral (limit \$100/year) when the new member opens a qualifying checking account. Bonuses are credited after the first statement cycle. Referred members must be 18+, new to LCCU, and open a savings account with at least \$35 and a checking account with \$5 minimum. They receive a \$25 bonus after activating their debit card and making one transaction within 30 days. Bonus paid in the next statement cycle. Taxes may apply. Not valid with other offers. Insured by NCUA. Full terms at our website.

***"When you bless others,
blessings find their way back
to you- pressed down,
shaken together, and
running over."***

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**

DISCLOSURE OF MEMBERS ACCESS TO CREDIT UNION DOCUMENTS:

Notice for Light Commerce Credit Union members: Disclosure of members' access to credit union documents. Upon request, a member is entitled to review or receive a copy of the most recent version of the following credit union documents:

- **Balance sheet and income statement (the non-confidential pages of the latest call report may be given to meet this requirement);**
- **A summary of the most recent annual audit completed in accordance with §91.516 of this chapter (relating to Audits and Verifications);**
- **Written board policy regarding access to the articles of incorporation, bylaws, rules, guidelines, board policies, and copies thereof; and**
- **Internal Revenue Service Form 990.**

We Want to Hear From You!

Has Light Commerce Credit Union made a difference in your financial journey?

Maybe we helped you reach a goal, prepare for something exciting, or delivered service that truly wowed you.

SHARE YOUR STORY WITH US!

Your success could be the spark that inspires someone else to begin their journey with Light Commerce Credit Union.

Email your story to
lccu@newlight.org

WE WELCOME NEW MEMBERS! DISCOVER YOUR BENEFITS AND REWARDS:

- **FREE CHECKING ACCOUNTS** – No minimum balance, no strings attached.
- **FREE CREDIT COUNSELING** – Get confidential financial counseling if you need it.
- **REMOTE BANKING** – Manage accounts, pay bills, and transfer funds securely from your phone or computer.
- **FREE DIRECT DEPOSIT** – Skip the check-cashing fees and get instant access to your money. All deposits are federally insured up to \$250,000 by NCUA.
- **CONVENIENT ACCESS** – 30,000 surcharge-free ATMs nationwide. Text your location to 91989 to find one nearby.
- **SAVE MORE, MAKE MORE** – Competitive savings rates with smaller minimum balances.
- **ADDITIONAL INSURANCE** – \$3,500 in American Life Insurance Accidental Death & Dismemberment insurance, automatically included with membership.

This is just a sampling of our most popular benefits. Call us at 281-876-7576 and we'll walk you through how to make the most of your new membership.

