



## MEET OUR NEW TEAM MEMBER



Light Commerce Credit Union welcomes the newest member of our team, Willie Lewis. Willie comes to Light Commerce Credit Union with more than fifteen years customer service and financial service experience. He brings with him great ambition to serve our members!

### *VIRTUAL ANNUAL MEETING*

**MAY 7, 2022**

**10:00 AM**

The 2022 Annual Meeting of the members of Light Commerce Credit Union will be held virtually on Saturday, May 7, 2022 at 10:00 am. TEXT LCCU to 71441 to register for the meeting.

There is one expiring board position. Elected officials are volunteers and receive no compensation for their services. They are legally responsible/liable for the fiscal integrity of the Credit Union and compliance.

The Nominating Committee submitted one candidate for the open position below. Members will have an opportunity to nominate from the floor during the meeting.

The Nominating Committee has recommended that **Harlene B. Johnson** serve an additional term. Harlene started her career in financial services in 1982. She worked in commercial banking, retail banking and mortgage operations prior to writing the charter application to open Light Commerce Credit Union. She has served as President/CEO since 2004.



Harlene received her Financial Counseling certification through CUNA. She holds a B. B. A. in Finance and Commercial Banking from the University of Louisiana at Monroe, formerly Northeast Louisiana University. Harlene is also a graduate of the LSU's Banking School of the South.

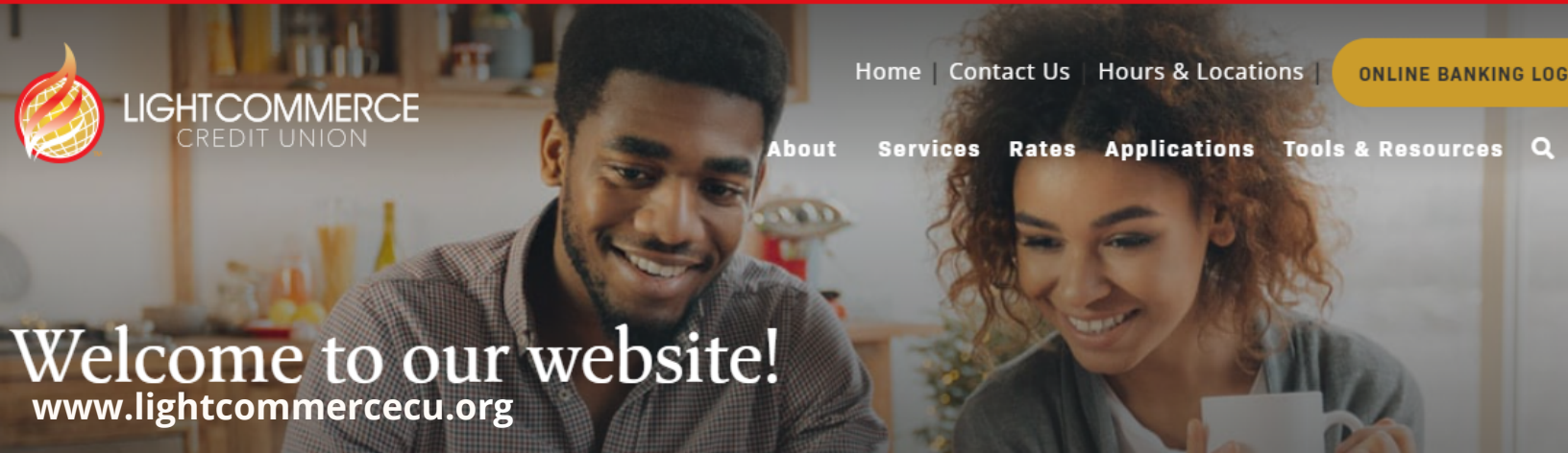
Harlene was named CUNA Hero of the Year for 2019 and also received Cornerstone League's Small Credit Union Achiever of the Year award for 2020.

**CALL US FOR  
PREAPPROVAL**

**CHOOSE YOUR  
AUTOMOBILE AND WE  
WILL FINANCE IT!**

**281.765.1930**

# Welcome to our new website!



We're excited to introduce our new and refreshed website. Our team is dedicated to providing an excellent member experience through the personal touch of our friendly staff.

The updated site has been developed to provide real-time financial information. You will immediately notice streamlined menus, simple navigation and quick access to the information you need. There's a whole host of smaller but impactful changes that have made the site easier to use. But don't worry, the new site may look a little different but the online banking log-in and mobile responsiveness will still work the same great way!

For the next few months, we will hi-light some of the many features available. Let us know what you think by emailing us at [lccu@newlight.org](mailto:lccu@newlight.org).

## Referring a friend or family member to join

Our website makes it easy for you to apply for membership right from the comfort of your home. All you must do is simply go to our website, click on **Applications**, click on **Application Forms** and select **Membership Application**. For new members, if you are looking to apply for a loan as well, there is no need for you to fill out a separate loan application. Once you locate the **Special Instructions/Comments**, please notate that you intend to apply for a loan as well in the box and someone from the Credit Union will contact you.

## Applying for a Loan

If you are an existing member and would like to apply for a Loan, simply click on **Applications** and click on **Application Forms** and select **Loan Application**.

## Change of Address

You can now change your address from the website. Simply click on **Applications** and select **Change of Address**. Once you complete the form, it will be forwarded to us. For security reasons, we will give you a call to confirm prior to updating our system.

## Tools and Resources

We are happy to announce that we offer a variety of everyday tools that will help you in your continued progress of healthy credit. The tools can be located under **Tools & Services** on the home page. The Educational videos & Financial Calculators are two of the many functions that we recommend viewing. From Credit and Credit Repair to Journey of Homeownership, we've got you covered. Just a reminder, if you would like to see how your payments would change based on paying more, just simply click on the calculator of your choice.

## Wiring Instructions

Simply click on **Services** and choose **Wiring Information**.



1535 Greensmark Drive  
Houston, TX 77067

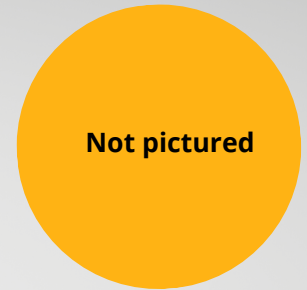


**Not only did we have two monthly winners, we had a Quarterly winner!!!**

**Congratulations to our March Save to Win winners!**



**IT'S A WIN-WIN SITUATION!**



**Not pictured**

**Cynthia Marshall-Harrison  
State Monthly Winner \$25**

**Rodney Thompson  
National Quarterly \$500 Winner**

**Sally Waiswa  
LCCU Monthly Winner \$25**

### **What is Save to Win?**

It's a special savings account at Light Commerce Credit Union that gives you all the benefits of a savings account — plus the chance to win big! Each \$25 deposit into this share certificate earns you an entry into the monthly and quarterly drawings. The more you save, the more chances you earn — up to 10 drawing entries per month. Not only will you build your savings and earn interest/dividends, you can win multiple prizes throughout the year.

### **How Do I Open an Account?**

Simply request a 12-month Save to Win share certificate and make an opening deposit of \$25. This initial deposit is your first step to saving, and your first entry into the monthly and quarterly prize drawings. To participate you must be at least 18 years old, a legal resident of a prize-linked saving state and a member at Light Commerce Credit Union.

### **What is a Share Certificate?**

A share certificate is a fixed-rate, fixed-term account issued by Light Commerce Credit Union. You will earn a specified interest/dividend rate if the certificate is held for the full term; in the case of Save to Win, the term is 12 months.

### **Can I Withdraw from my Share Certificate??**

Yes, you are allowed to take one withdrawal from your Save to Win account in the 12-month period. A \$25 withdrawal fee will apply.

### **How can I earn chances to Win?**

The best prize is the savings account you will build with regular deposits each month. But to make saving even sweeter, thousands of monthly prizes and several quarterly prizes up to \$5,000 will be awarded throughout the year. The winner will be notified by phone or mail. All Save to Win account holders at participating credit unions will be eligible for the prizes. Cash prizes will be deposited into the winners' traditional share accounts. Official account and prize entry rules, and a complete list of prizes, are available at [www.savetowin.org](http://www.savetowin.org).

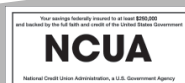
### **Why Open a Save to Win Account?**

Because you seriously have nothing to lose — and everything to win! Not everyone will win a prize, but with regular deposits into your Save to Win account all year, you are guaranteed to end up with more money than when you started.



## **Traveling out of state or abroad?**

Please notify the credit union. To protect your account, the credit union monitors your Mastercard Debit Card transactions for potentially fraudulent activity which may include some out of state or international transactions, a sudden string of costly purchases, or any pattern associated with new fraud trends around the world. Some transactions may be blocked. Members who plan on using their cards out of state or internationally can simply contact the credit union to exclude their cards from this block. This safety feature is designed to prevent fraud when you least expect it. Please contact a member service representative during normal business hours

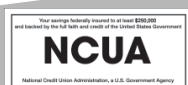


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### Security Tip: When to Share Account Info

Did you know? The staff of Light Commerce Credit Union will never call, email or text you and ask for your account number or other sensitive information. If you receive a request for such information from someone claiming to be an LCCU employee, don't share it, and be sure to notify us of the attempted phishing along with any details of the call or message you received.



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