

REGULAR SAVINGS

By opening a savings account with a deposit of at least \$35, your membership is established in Light Commerce Credit Union. Your savings account offers a competitive dividend with a balance of at least \$100 Watch your savings grow with regular automatic deposits. By using an allocation from your direct deposit, payroll deduction or an automatic transfer from another account, savings is easy.

NuGEN SAVINGS

This account offers a savings option for a minor child. With a minimum deposit of \$35, your child can have their own account and be taught the importance of saving. Choose from our regular minor account that gives the minor child the opportunity to learn to make deposits and withdraw funds. Or, if you prefer to have sole access to the account for the benefit of the child, we can setup a TUTMA account.

VACATION CLUB

Planning a great summer getaway? We can help you get there. All you have to do is make a minimum deposit of \$50.00 and then make a regular deposit (with no withdrawals) from May 15 through April 30. Effective May 1, you'll have the option to continue saving, transfer balance to another account or withdraw funds.

CHRISTMAS CLUB

Similar to the Vacation Club, this account is designed to help you save for the holiday expenses. Simply make a minimum deposit of \$50.00 and then make regular deposits (with no withdrawals) from November 15 through October 31. Effective November 1, you'll have the option to continue saving, transfer balance to another account or withdraw funds.

CERTIFICATE OF DEPOSITS

Whether your goals are short or long term, we have a Certificate of Deposit to fit your needs. With a minimum opening balance of only \$500, you can put your money to work as hard as you do. Terms are available from 6 months to 12 months. Penalty for early withdrawal.

CHECKING

Enjoy unlimited FREE check writing.

- Unlimited check writing
- FREE online banking
- Automatic overdraft protection from savings account
- Direct deposit
- Mastercard Debit Card available
- Accounts Federally insured up to \$250,000

DEBIT CARDS

Whether you are shopping in store or online, dining out, or even paying bills online, your Light Commerce Credit Union Mastercard Debit Card is the safe and convenient alternative to cash or checks.

- It is safe & convenient - you may never write another check
- Funds are deducted directly from your checking account
- Accepted wherever you see the Mastercard logo

NEW AND USED VEHICLE LOANS

Light Commerce Credit Union has some of the most attractive interest rates for new and used vehicles, as well as boats and recreational vehicles. Fast pre-approvals make it easy for you to shop for a new vehicle, knowing you have the cash you need. It is a smart move to get pre-approved! Light Commerce Credit Union works with car professionals who are committed to helping you purchase your vehicle at the right price. In addition, we have a list of dealers who are willing to work with credit union members.

SIGNATURE LOANS

The perfect answer for those miscellaneous purchases. Light Commerce Credit Union offers unsecured loans established for a predetermined period of time with specific payments. A signature loan can be set up for household goods, computers or other personal needs.

CREDIT REPAIR LOANS

Light Commerce Credit Union offers share secured loans that enable you to establish or rebuild your credit. The amount borrowed is deposited and held in your savings account for the term of the loan. Once the loan is paid in full, the amount in your savings account is released to you plus any interest earned.

AUTO EXAM

Auto Exam is a service designed for those members investing in a used vehicle. Auto Exam conducts 100-point inspections of used vehicles and reports the condition of the vehicle, before purchase. It takes the worry out of buying a used vehicle, all for a nominal fee.

VEHICLE WARRANTY

Extended warranty coverage is available on your new or used vehicle. This coverage is similar to what the dealerships offer, but at a much more reasonable price. You are not restricted to any repair location and can choose the mechanic of your choice.

CREDIT LIFE AND DISABILITY PROTECTION

Credit Life and Disability Protection will cover loan payments in case of death or disability, protecting your family from unnecessary hardship. Both are available for a nominal fee.

GAP INSURANCE PLUS - Guaranteed Asset Protection (GAP) is a great way to protect your finances if the value of your vehicle is less than the amount of your car loan. A good rule of thumb is to assume your new vehicle will lose on average 19% the first year you own it, half of which occurs immediately after taking possession.* This leaves a “gap” between what you owe on your loan and the value of your vehicle. In the event of a total loss due to an accident or theft, GAP is designed to cancel the difference between what you owe on your loan and the amount paid by your primary auto insurer. Gap Insurance Plus offers a \$1,000 down payment toward your next automobile purchase provided you finance with the credit union.

CREDIT COUNSELING

Light Commerce Credit Union offers free counseling to its membership. Simply obtain your Trans Union, Equifax and Experian credit reports at no cost at www.annualcreditreport.com. Once received, call our office to schedule an appointment at 281.876.7576.

ONLINE BANKING

Life seems to be busier and more complicated every day. That is why Light Credit Union provides you with anywhere, anytime access to your accounts. Manage your money when and where it works for you - in person at a branch, by phone or web. 24/7/365 online access. Manage your accounts with the click of a mouse from any internet-enabled computer.

- View account balances and transaction
- Transfer funds
- Make loan payments

SHARED BRANCHING

With shared branching, credit unions from all over the country share facilities to give members thousands of convenient locations to perform transactions just as if they were in their home credit union. Whether you are at work, home, or your favorite travel destination, your credit union is always nearby. Anywhere you see the swirl you can conduct a range of transactions, such as:

- Deposits
- Withdrawals
- Loan Payments
- Make transfers between accounts
- Purchase money orders, travelers checks and official checks

(To take advantage of this service, when you enter a shared branch you only need to bring: Home Credit Union's Name, Account Number, Valid government-issued phot identification, i.e., State Driver's license, US Passport)

ADDITIONAL SERVICES

Mortgage Loan Services Notary Services For additional information, call 281.876.7576.