



LITHIUM FEDERAL CREDIT UNION

NEWSLETTER

OCTOBER, 2017

MANAGEMENT CHANGE

With regret, Daniella Buchholz has resigned from the Credit Union. Sharon Smith will be returning temporarily until the manager position can be filled.

HOME BANKING CHANGES

The Credit Union's home banking vendor is changing. Home banking members can still sign in using our website. The new site is very user friendly and we think you will enjoy the changes.

Bill Pay members will have to reenroll. This could affect any payments you have scheduled.

VERIFICATION OF ACCOUNTS

The Supervisory Committee is conducting a verification of accounts as of September 30, 2017. If you find an error on your statement, please contact:

Bill Cowley

Lithium Federal Credit Union

P. O. Box 991

Bessemer City, N.C. 28016

DISCOUNTS FOR MEMBERS



Biltmore House - \$42/per person

12 DAYS OF CHRISTMAS



Southern
Christmas
Show

Southern Christmas Show - \$9.50/each
November 9-19, 2017

CHRISTMAS CLUB

Monies in the 2017 Christmas Club accounts will be direct deposited into your savings account on November 1st.

If you are not a member of the Christmas Club, you can sign up after November 1st for the new year.



SKIP A PAYMENT

The Skip A Payment notification cards will be mailed in October. You can elect to skip payments on up to 3 loans for the month of November by signing and returning the card with a fee of \$20 per loan.

Interest will continue to accrue for the month and the term of the loan will be extended.

To qualify, your account must be in good standing and you can't have skipped any other payments in the last 12 months. Payday, Loan Specials, Home Equity, new loans (within the last 3 months) and credit cards are not eligible to be skipped. Payments will resume as scheduled as of December 31st.



CHRISTMAS ANGELS

The Credit Union membership will be sponsoring "Christmas Angels" again this year. We will be sponsoring Kings Mountain area children. Tags with the wishes will be available before Thanksgiving. The process is simple – select a tag, fill the wish and return the gifts to the credit union for distribution.

Please contact the CU if you are interested in making a monetary donation to the fund and the CU will purchase the gifts.



DISCLOSURE FOR VISA DEBIT TRANSACTIONS

Transactions not approved by a PIN might be processed through non-VISA debit networks and may not be processed as a VISA transaction (e.g. CO-OP, Pulse, Star, and ACCEL). Pin-less transactions not processed as VISA transactions might not include benefits provided by VISA. These benefits include: zero liability, \$50 consumer loss, provisional credit policies of VISA and the VISA chargeback and dispute resolution.

HOLIDAY SCHEDULE

The Credit Union will be closed in observance of the following holidays:

Columbus Day - October 9
Veterans Day - November 10
Thanksgiving - November 23
Christmas - December 25



SPRINT OFFER TO MEMBERS

As a member of Lithium Federal CU, you can save on your monthly wireless bills with a Sprint member discount.

Available to new and existing Sprint customers.

Ways to save:

10% off select personal Sprint plans

3 ways to get your discount:

- (1) Call 877-728-3428 and let them know you are a credit union member. Ask to be part of the NACUC_ZZM Corporate ID to save
- (2) Go to LoveMyCreditUnion.org./Sprint
- (3) Visit your nearest Sprint store

CU INFORMATION

Report lost or stolen debit and credit cards immediately. Call 800-500-1044

Accounts are federally insured up to \$250,000 by NCUA.

You are entitled to one free credit report from each of the three nationwide credit bureaus every year. To get your free report, go to www.annualcreditreport.com or call 1-877-322-8228.

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