



## The Credit Corner

Spend too much during the Holidays?

Is your Credit Card Company raising interest rates, increasing fees, or increasing the monthly payment?

Consider consolidating your debts, reducing interest rates and getting rid of those nasty credit cards.

We have available Signature (Personal) Loans, Vehicle Loans, Home Equity Loans, Lines of Credit and VISA Credit Cards.

**APPLY TODAY!!!!**

For more info, contact Dana Kulp at (717)393-5211 Ext 423 regarding your financing needs.

## LOAN RATES

SHARE SECURED	5.50% APR
NEW/USED VEHICLE	as low as 5.99% APR
SIGNATURE LINE OF CREDIT	as low as 7.25% APR
SIGNATURE CLOSED END	as low as 10.50% APR
HOME EQUITY LINE OF CREDIT	as low as 5.00% APR
HOME EQUITY CLOSED END	as low as 5.00% APR

**CONGRATULATIONS TO THESE WINNING MEMBERS...**



**Kids Club Contest**  
Mckenzi Rennels

**Quarterly Newsletter Contest**  
Dale L Miller

### SHARE CERTIFICATES

TERM	RATE	APY	MIN
3 MONTH	.25%	.25%	\$500
6 MONTH	.50%	.50%	\$500
12 MONTH	1.00%	1.00%	\$500
24 MONTH	1.50%	1.51%	\$500
36 MONTH	1.75%	1.76%	\$500

### MONTHLY DIVIDENDS FOR SHARE ACCOUNTS

ACCOUNT TYPE	ANNUAL PERCENTAGE RATE (APR)	ANNUAL PERCENTAGE YIELD (APY)
SHARES	.25%	.25%
SUB SHARES	.25%	.25%
CLUBS	.25%	.25%



Your savings Federally insured to at least \$250,000  
And backed by the full faith and credit of the US Government  
**NCUA**  
National Credit Union Administration,  
A U.S. Government Agency

## Quarterly Newsletter Contest Entry Form

Fill in the correct answers:

- What is Mail Fraud?  
\_\_\_\_\_
- When is the deadline for nominations of Board Members?  
\_\_\_\_\_
- What is LPEFCU's routing number?  
\_\_\_\_\_

Name \_\_\_\_\_

Member Number \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Telephone \_\_\_\_\_

Detach this form and return it to the credit union office:  
1400 Harrisburg Pike, Lancaster PA 17604-4002